

Why financial strength matters

In turbulent times, as well as prosperous ones, you want a group life partner that can deliver on its promises. Despite the current negative economic environment and the well-documented problems of other companies, we are not just surviving as an organization — we are thriving.

- We are among the highest rated group life insurance companies¹
- Our capital and surplus-to-liabilities ratio is the best in our peer group²
- A key measure of financial strength, our risk-based capital ratio was over 390 as of 12/31/08.

Here is what that means to you.

More value for your benefits dollar

We price plans competitively without cutting services. Because we are a mutual company, focused on the needs of our policyholders, we are able to give our full attention to the pricing of prospective and current clients' plans. We review the claims experience, workforce demographics and plan design of each bid to make sure the rates accurately reflect those factors. At the same time, we are able to deliver added value through "extras" such as health and wellness, travel assistance and beneficiary management programs.

Savings and efficiency

We continue investing in product and technology improvements.

While other companies may be cutting services, we can continue providing our clients and their employees with the most flexible services and best online technologies in the industry. As we upgrade our products and services we routinely offer these enhancements to current clients.

What do the statistics mean to you and your organization?

Our strong financial position allows us to withstand the impact of an economic downturn, and our structure as a mutual holding company, which is not publicly traded, allows us to continue to focus on the interests of our clients.

Continuity of service

We attract and retain top talent.

Our strength allows us to invest in our employees. While other companies are being forced to cut jobs, we are increasing staff by six percent to maintain the quality service that has become our hallmark. And, our employees stay with us. Last year, we kept more than 95% of our group associates. That means the experienced individuals who handle your business today are likely to be the same people you will work with long term. You won't have to keep re-educating new employees about your processes.

Peace of mind

We never lose sight of our fundamental purpose.

We exist to protect the long-term financial security of our customers. Our strength ensures that we can meet our obligations.

¹ Ratings are based on the financial strength and claims-paying ability of the company. Ratings for financial strength and claims-paying ability are important; however they are not reflective of the performance of any registered securities or variable subaccounts.

² A.M. Best Statistical Study, 9/30/2008.

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