

2007 BEST'S KEY RATING GUIDE

COUNTRY LIFE INS CO							
P.O. Box 2000 Bloomington, Illinois 61702-2000 Tel: 309-821-3000				AMB Number: 06294 Began Business: 12/29/1928 Agency Off: Doyle J. Williams			
Best's Rating: A+ g				FSC: XII			
• NET PREMIUMS AND DEPOSITS (\$000 omitted)							
Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total	
2004	334,930	140,546	64,178	12	84,624	624,291	
2005	292,223	163,528	72,497	...	87,503	615,751	
2006	302,584	209,806	38,392	...	80,950	631,732	
• NET OPERATING GAIN (\$000 omitted)							
Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total	
2004	13,448	1,342	7,008	0	4,909	26,597	
2005	17,456	984	18,155	...	6,385	42,980	
2006	20,969	7,965	5,196	...	5,286	39,417	
• COMPARATIVE FINANCIALS (\$000 omitted)							
Year	Assets	Capital & Surplus	Net Invest Income	Benefits Paid	Realized Cap Gains	Policyholder Dividends	Contract Lns (% of assets)
2004	6,181,122	934,356	295,933	330,873	-1,082	85,072	4.2
2005	6,407,397	909,211	302,515	305,546	4,318	88,012	4.2
2006	6,771,138	946,676	323,120	306,692	14,152	90,557	4.1
• ORDINARY LIFE STATISTICS							
Year	Av. Ord. Policy Issued (\$)	Av. Ord. Policy In Force (\$)	Avg. Prem (\$/M)	Ist Yr Prem/ Total Prem	Ord. Lapse Ratio		
2004	167,579	72,185	8.74	7.5	6.2		
2005	178,225	76,514	7.19	7.9	6.3		
2006	188,669	83,538	6.76	8.0	6.7		
• NEW LIFE BUSINESS ISSUED (\$000 omitted)							
Year	Whole Life	Term	Credit	Group	Industrial	Total	
2004	656,445	6,287,528	6,943,973	
2005	584,512	6,495,460	...	29,758	...	7,109,730	
2006	701,848	6,781,332	7,483,180	
• LIFE INSURANCE IN FORCE (\$000 omitted)							
Year	Whole Life	Term	Credit	Group	Industrial	Total	
2004	14,887,194	24,560,395	2,084	1,886,861	...	41,336,534	
2005	14,393,295	28,301,356	...	1,129,415	...	43,824,066	
2006	14,800,468	32,687,436	...	1,223,197	...	48,711,101	

BEST'S RATINGS AND FINANCIAL PERFORMANCE RATINGS (FPR)

A.M. Best assigns to insurance related organizations one of two types of rating opinions, a Best's Rating (A++ to F) or a Financial Performance Rating (9 to 1). The Best's Rating represents an opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength and operating performance. The FPR represents an opinion based primarily on a quantitative evaluation of a company's financial strength and operating performance for companies that do not meet the minimum size and/or operating experience requirements for a Best's Rating.

Secure Best's Ratings

A++ and A+ Superior
A and A- Excellent
B++ and B+ Very Good

Vulnerable Best's Ratings

B and B- Fair
C++ and C+ Marginal
C and C- Weak
D Poor

FINANCIAL SIZE CATEGORIES (FSC)

Assigned to all insurance companies and reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars, using the scale below. For additional information, refer to the Preface.

FSC I less than 1	FSC V 10 to 25	FSC IX 250 to 500	FSC XIII 1,250 to 1,500
FSC II 1 to 2	FSC VI 25 to 50	FSC X 500 to 750	FSC XIV 1,500 to 2,000
FSC III 2 to 5	FSC VII 50 to 100	FSC XI 750 to 1,000	FSC XV greater than 2,000
FSC IV 5 to 10	FSC VIII 100 to 250		