

Fixed index  
universal life  
insurance

# Ratings that reflect strength and stability

Any financial product is only as strong as the company behind it. That’s why, when offering fixed index universal life (FIUL) insurance to your clients, it’s important that you work with a company you can trust for the long term.

High ratings from independent rating agencies reflect our stability, integrity, and strong balance sheet. We’ve maintained our high ratings in good times – and bad. As a result of our high ratings, our Comdex ranking positions us near the top. Comdex averages insurance companies’ independent ratings, then ranks more than 200 of these insurers on a scale of 1 (lowest) to 100 (highest), based on their independent ratings. An insurer must be rated by at least two rating agencies to receive a Comdex ranking. This ranking is current as of February 15, 2022 and subject to change.

Company	A.M. Best	Standard & Poor's	Moody's	Comdex Ranking
Allianz Life Insurance Company of North America	A+	AA	A1	94
Fidelity & Guaranty Life Insurance Company	A-	A-	Baa1	60
John Hancock Life Insurance Company <sup>1</sup>	A+	AA-	A1	93
Midland National Life Insurance Company <sup>1</sup>	A+	A+	-	89
Minnesota Life <sup>1</sup>	A+	AA-	Aa3	96
National Life Insurance Company	A+	A+	A1	90
Nationwide Life Insurance Company	A+	A+	A1	90
North American Company for Life Insurance <sup>1</sup>	A+	A+	-	89
Pacific Life Insurance Company <sup>1</sup>	A+	AA-	Aa3	95
Symetra Life Insurance Company	A	A	A1	79
Transamerica Life Insurance Company	A	A+	A1	81

Source: VitalSigns Company List as of February 15, 2022, EbixLife. Comdex and other research/financial strength information available via producer subscription at [www.vitalsalesuite.com](http://www.vitalsalesuite.com).

<sup>1</sup>Also rated by Fitch independent rating agency.

The ratings of independent rating agencies are a measure of financial strength and claims-paying ability. The ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not pertain to investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

**FIUL products are designed to protect your clients for the long term. Choose a carrier that has the strength and experience to be here for your clients when they need it the most.**



To find out more about our company’s strength and stability, call the Life Case Design Team at 800.950.7372.



Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz). [www.allianzlife.com](http://www.allianzlife.com)

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962

Product and feature availability may vary by state and broker/dealer.

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