

**SOUTHERN FARM BUREAU  
LIFE INSURANCE  
COMPANY**



**SOUND • SECURE • STRONG**



**I.** Southern Farm Bureau Life Insurance Company was founded in 1946 and opened its doors for business January 2, 1947. Currently we serve the following ten (10) states: Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Texas and Virginia. We offer financial service products from traditional Whole Life and Term Insurance to Annuities and other forms of retirement plans. Southern Farm Bureau Life Insurance Company also offers adjustable premium products, which include both fixed and variable contracts.

*“Helping You Is What We Do Best”* truly captures the basic philosophy of providing the very best products and service possible.

**II.** Financial strength is measured in many ways. Industry ratings by independent agencies provide a method not only to analyze the financial strength of a company, but also to differentiate between various companies. Rating agencies assign ratings based on their evaluation of the financial condition of a company. These evaluations can be based on quantitative (measurable) and qualitative (traits and characteristics) factors or by using quantitative factors only.

The financial strength of a life insurance company is significant due to the long term promises associated with life insurance products. The peace of mind associated with purchasing

a product from a financially secure company is essential to our policyholders.

Southern Farm Bureau Life Insurance Company receives published ratings from three (3) primary rating agencies. This publication includes those ratings, which are current.

## **III. A. M. Best**

Southern Farm Bureau Life Insurance Company – Best’s Rating A+ (Superior)

This A+ (Superior) rating is assigned to companies that have, in the opinion of A. M. Best, “*Superior*” ability to meet their ongoing obligations to policyholders.

A. M. Best was incorporated in 1899 and became the first rating agency in the world that rated the financial condition of insurance companies. Best’s ratings are formally evaluated at least once every twelve (12) months.

Their analysts maintain contact with company management throughout the year and monitor the insurer’s performance on a six (6), nine (9), and twelve (12) month basis. Best’s rating system evaluates factors affecting the overall performance of an insurance company to provide their opinion of the company’s financial strength, operating results and ability to meet obligations to the policyholders.

For the latest rating, access [www.ambest.com](http://www.ambest.com)

# IV. The Street.com Ratings (formerly Weiss Ratings, Inc.)

Southern Farm Bureau Life Insurance Company – Rating “A” Excellent

The rating by TheStreet.com Ratings places Southern Farm Bureau Life Insurance Company among the elite life insurance companies. This rating recognizes Southern Farm Bureau Life as an outstanding insurer offering excellent financial stability for its policyholders. Furthermore, its “recommended” status means that TheStreet.com “believes the Company offers excellent financial security. Southern Farm Bureau Life has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. The Street.com’s belief is that the Company has the resources necessary to deal with severe economic conditions.”

TheStreet.com provides an opinion regarding a company’s ability to meet its commitments to the policyholders not only under current economic conditions, but also during a declining economy or in an environment of increased liquidity demands.

# V. Ward Financial Group

Southern Farm Bureau Life Insurance  
Company - Ward's Top 50

Ward Financial Group, a Cincinnati-based investment banking and management consulting firm specializing in the insurance industry, rates over 850 companies, conducting a yearly in-depth analysis. The Top 50 companies rated are recognized by Ward as excelling in balancing safety, consistency, and performance.

Southern Farm Bureau Life Insurance Company has received this Top 50 distinction by Ward each year since 1992 .



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Information used by such independent rating services comes from rated companies' financial statements. Such ratings are not warranty of an insurer's ability to meet its contractual obligations.

