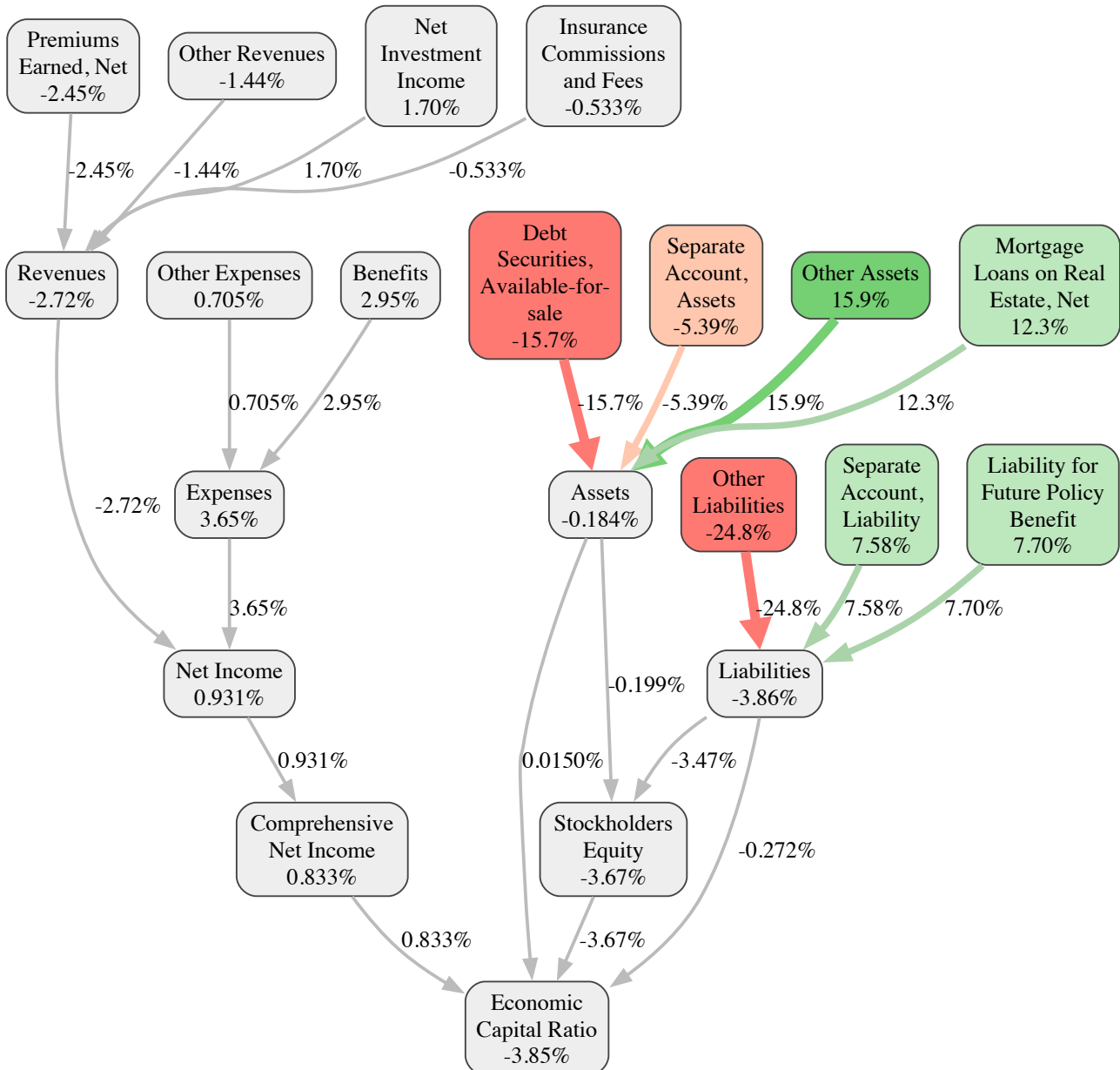




RealRate

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The relative strengths and weaknesses of First Trinity Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Trinity Financial Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 16% points. The greatest weakness of First Trinity Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 3.8% points below the market average of 11%.

Input Variable	Value in 1000 USD
Benefits	21,746
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	265
Liability for Future Policy Benefit	76,674
Mortgage Loans on Real Estate, Net	174,909
Net Investment Income	24,084
Other Assets	468,686
Other Compr. Net Income	7,902
Other Expenses	27,867
Other Liabilities	497,069
Other Net Income	0
Other Revenues	395
Premiums Earned, Net	28,048
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	573,743
Assets	643,595
Expenses	49,612
Revenues	52,791
Stockholders Equity	69,852
Net Income	3,179
Comprehensive Net Income	11,081
Economic Capital Ratio	7.6%



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Input Variable	Value in 1000 USD
Separate Account, Liability	0