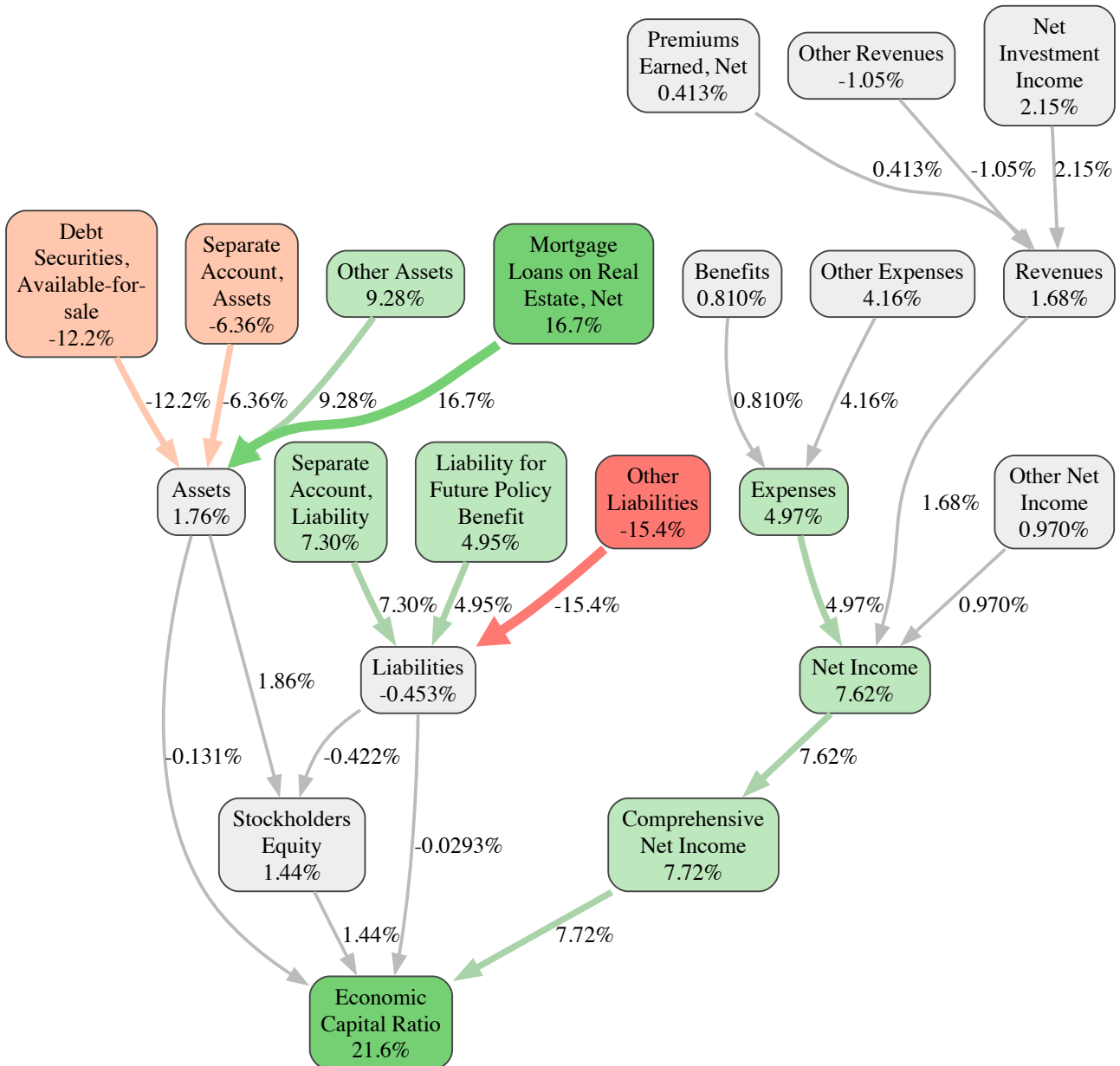




RealRate

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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 Mortgage Loans on Real Estate, Net, increasing the Economic Capital Ratio by 17% points. The greatest weakness of First Trinity Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 22% points above the market average of -15%.

| Input Variable | Value in 1000 USD |
|-------------------------------------|-------------------|
| Benefits | 29,393 |
| Debt Securities, Available-for-sale | 0 |
| Insurance Commissions and Fees | 4,702 |
| Liability for Future Policy Benefit | 123,730 |
| Mortgage Loans on Real Estate, Net | 239,831 |
| Net Investment Income | 31,655 |
| Other Assets | 432,190 |
| Other Compr. Net Income | 4,448 |
| Other Expenses | 38,449 |
| Other Liabilities | 484,276 |
| Other Net Income | 0 |
| Other Revenues | 486 |
| Premiums Earned, Net | 38,913 |
| Separate Account, Assets | 0 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Liabilities | 608,005 |
| Assets | 672,022 |
| Expenses | 67,841 |
| Revenues | 75,756 |
| Stockholders Equity | 64,016 |
| Net Income | 7,915 |
| Comprehensive Net Income | 12,364 |
| Economic Capital Ratio | 6.9% |



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| Input Variable | Value in 1000 USD |
|-----------------------------|-------------------|
| Separate Account, Liability | 0 |