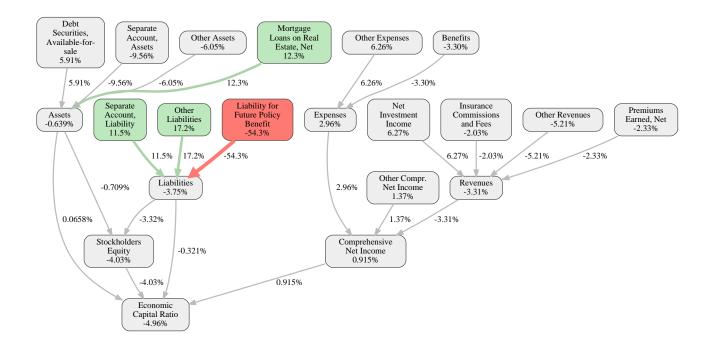


LIFE INSURANCE 2018

First Trinity Financial CORP Rank 18 of 27



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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 Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of First Trinity Financial CORP is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 5.0% points below the market average of 15%.

Input Variable	Value in 1000 USD
Benefits	19,869
Debt Securities, Available-for-sale	150,355
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	343,790
Mortgage Loans on Real Estate, Net	102,496
Net Investment Income	16,710
Other Assets	138,276
Other Compr. Net Income	3,942
Other Expenses	11,892
Other Liabilities	6,086
Other Net Income	0
Other Revenues	164
Premiums Earned, Net	15,856
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	349,875
Assets	391,128
Expenses	31,760
Revenues	32,730
Stockholders Equity	41,252
Net Income	969
Comprehensive Net Income	4,912
Economic Capital Ratio	9.7%