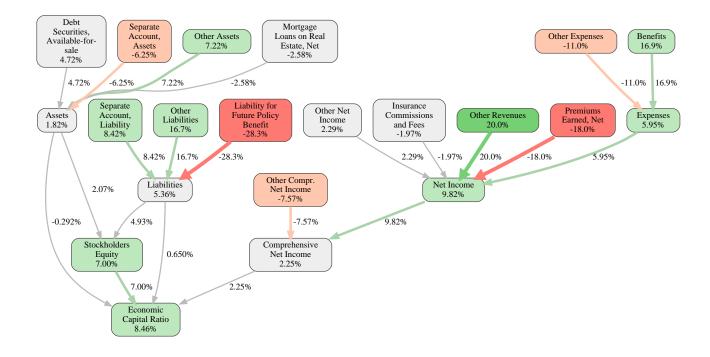


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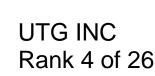






RealRate

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The relative strengths and weaknesses of UTG INC 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 UTG INC compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 20% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 8.5% points above the market average of 5.9%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	160,961
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	253,852
Mortgage Loans on Real Estate, Net	0
Net Investment Income	11,203
Other Assets	234,588
Other Compr. Net Income	-14,822
Other Expenses	31,431
Other Liabilities	34,619
Other Net Income	2,759
Other Revenues	30,071
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	288,472
Assets	395,548
Expenses	31,431
Revenues	41,273
Stockholders Equity	107,077
Net Income	12,600
Comprehensive Net Income	-2,221
Economic Capital Ratio	14%