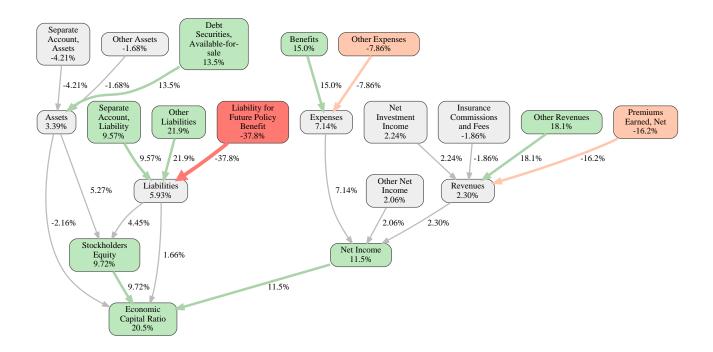


LIFE INSURANCE 2020



UTG INC Rank 5 of 28





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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 Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 40%, being 20% points above the market average of 20%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	250,291
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	249,264
Mortgage Loans on Real Estate, Net	0
Net Investment Income	11,316
Other Assets	168,455
Other Compr. Net Income	8,590
Other Expenses	29,964
Other Liabilities	37,985
Other Net Income	2,364
Other Revenues	32,880
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	287,249
Assets	418,746
Expenses	29,964
Revenues	44,195
Stockholders Equity	131,497
Net Income	16,596
Comprehensive Net Income	25,186
Economic Capital Ratio	40%