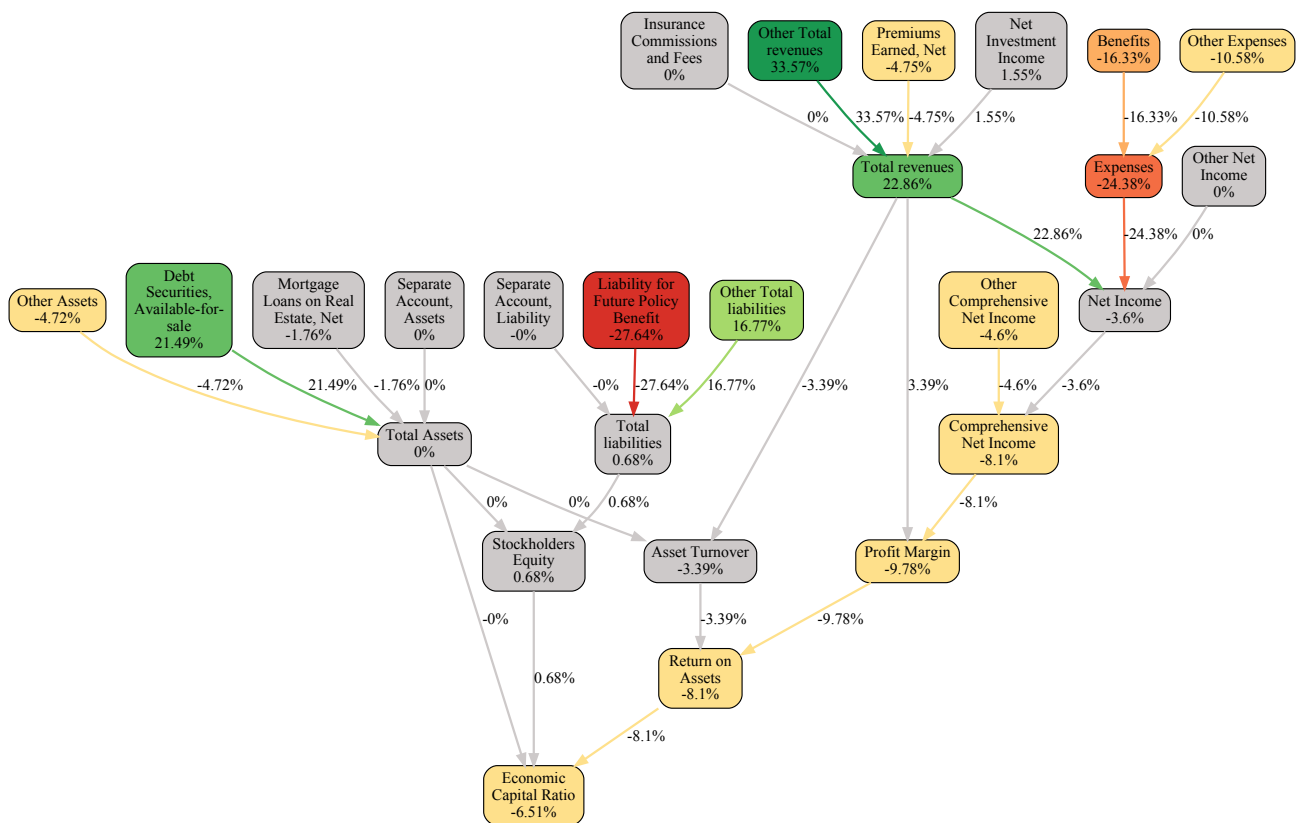




RealRate

LIFE INSURANCE 2019

CITIZENS INC.
Rank 22 of 24



RealRate

• Financial Strength Rankings using Artificial Intelligence

• www.realrate.ai

The relative strengths and weaknesses of CITIZENS 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 CITIZENS INC. compared to the market average is the variable Other Total revenues, increasing the Economic Capital Ratio by 34% points. The greatest weakness of CITIZENS 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 -0.59%, being 6.5% points below the market average of 5.9%.

Input Variable	Value in 1000 USD
Benefits	145,412
Debt Securities, Available-for-sale	1,231,039
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	1,350,444
Mortgage Loans on Real Estate, Net	186
Net Investment Income	54,205
Other Assets	384,336
Other Comprehensive Net Income	-25,128
Other Expenses	109,656
Other Net Income	0
Other Total liabilities	77,384
Other Total revenues	189,801
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	255,068
Total revenues	244,006
Total liabilities	1,427,828
Total Assets	1,615,561
Stockholders Equity	187,733
Net Income	-11,062
Comprehensive Net Income	-36,190
Asset Turnover	15%
Profit Margin	-15%
Return on Assets	-2.2%
Economic Capital Ratio	-0.59%