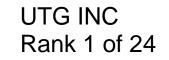
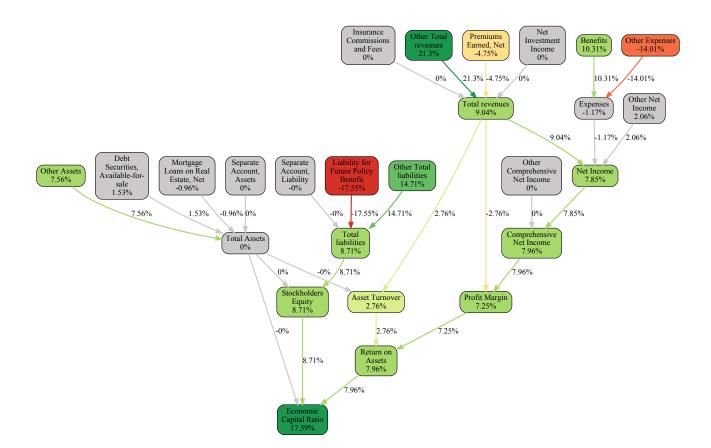


RealRate

LIFE INSURANCE 2019











RealRate

LIFE INSURANCE 2019

UTG INC Rank 1 of 24



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 Total revenues, increasing the Economic Capital Ratio by 21% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 18% 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 Comprehensive Net Income	0
Other Expenses	31,431
Other Net Income	2,759
Other Total liabilities	34,619
Other Total revenues	30,071
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	31,431
Total revenues	41,273
Total liabilities	288,472
Total Assets	395,548
Stockholders Equity	107,077
Net Income	12,600
Comprehensive Net Income	12,600
Asset Turnover	10%
Profit Margin	31%
Return on Assets	3.2%
Economic Capital Ratio	24%

