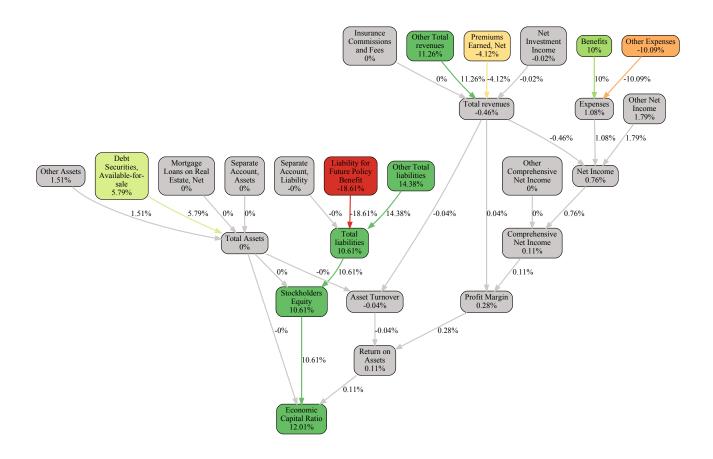


## **LIFE INSURANCE 2021**









## **LIFE INSURANCE 2021**



## **UTG**

## UTG INC Rank 3 of 23

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 liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 12% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	243,855
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	243,991
Mortgage Loans on Real Estate, Net	0
Net Investment Income	9,529
Other Assets	175,201
Other Comprehensive Net Income	0
Other Expenses	27,571
Other Net Income	2,529
Other Total liabilities	37,924
Other Total revenues	17,729
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	27,571
Total revenues	27,258
Total liabilities	281,915
Total Assets	419,056
Stockholders Equity	137,141
Net Income	2,217
Comprehensive Net Income	2,217
Asset Turnover	6.5%
Profit Margin	8.1%
Return on Assets	0.53%
Economic Capital Ratio	19%