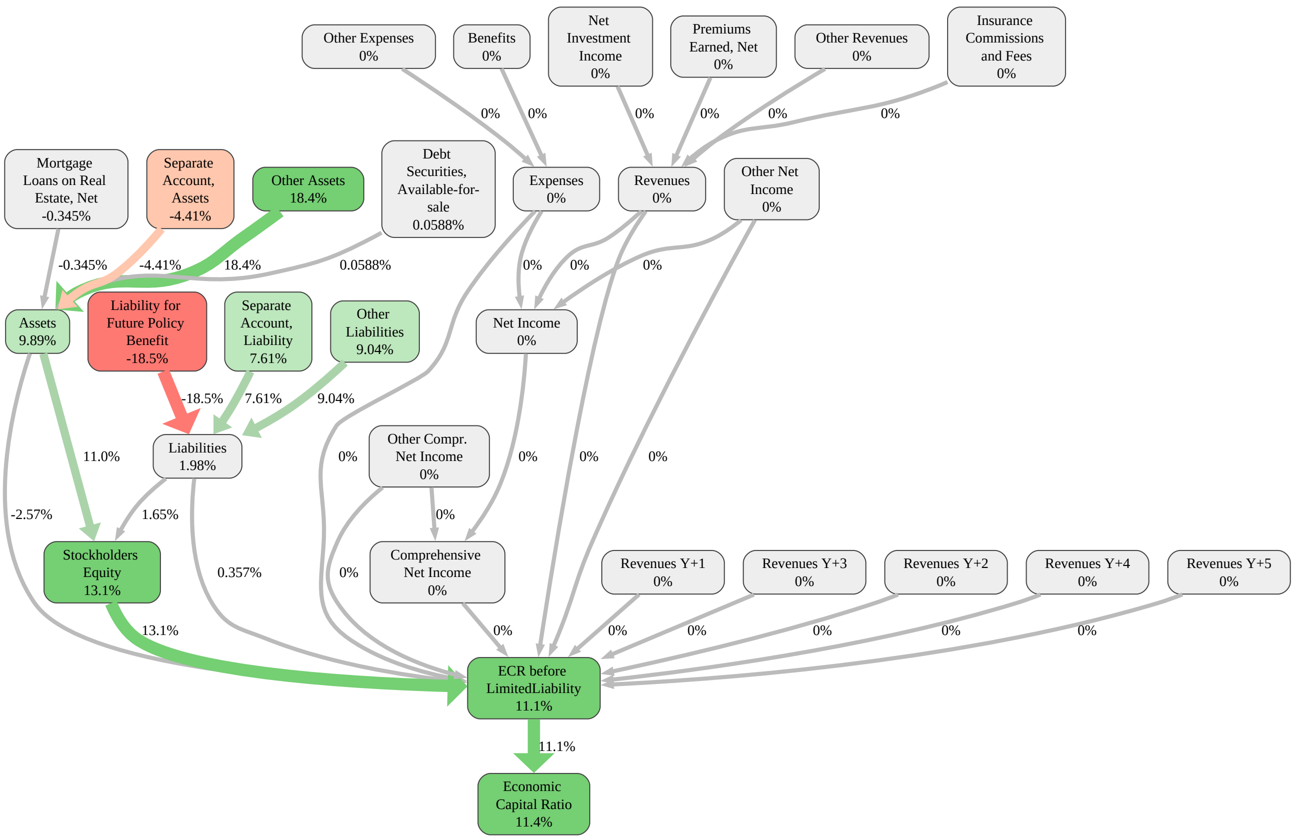
LIFE INSURANCE 2024

UTG INC
Rank 1 of 9



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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 Assets, increasing the Economic Capital Ratio by 18% 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 35%, being 11% points above the market average of 24%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	103,410
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	223,758
Mortgage Loans on Real Estate, Net	0
Net Investment Income	14,142
Other Assets	338,299
Other Compr. Net Income	2,116
Other Expenses	26,336
Other Liabilities	56,261
Other Net Income	2,985
Other Revenues	11,279
Premiums Earned, Net	0
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	280,019
Assets	441,709
Expenses	26,336
Revenues	25,420
Stockholders Equity	161,690
Net Income	2,070
Comprehensive Net Income	4,186
BaseVar	1,068,042
ECR before LimitedLiability	22%
Economic Capital Ratio	35%

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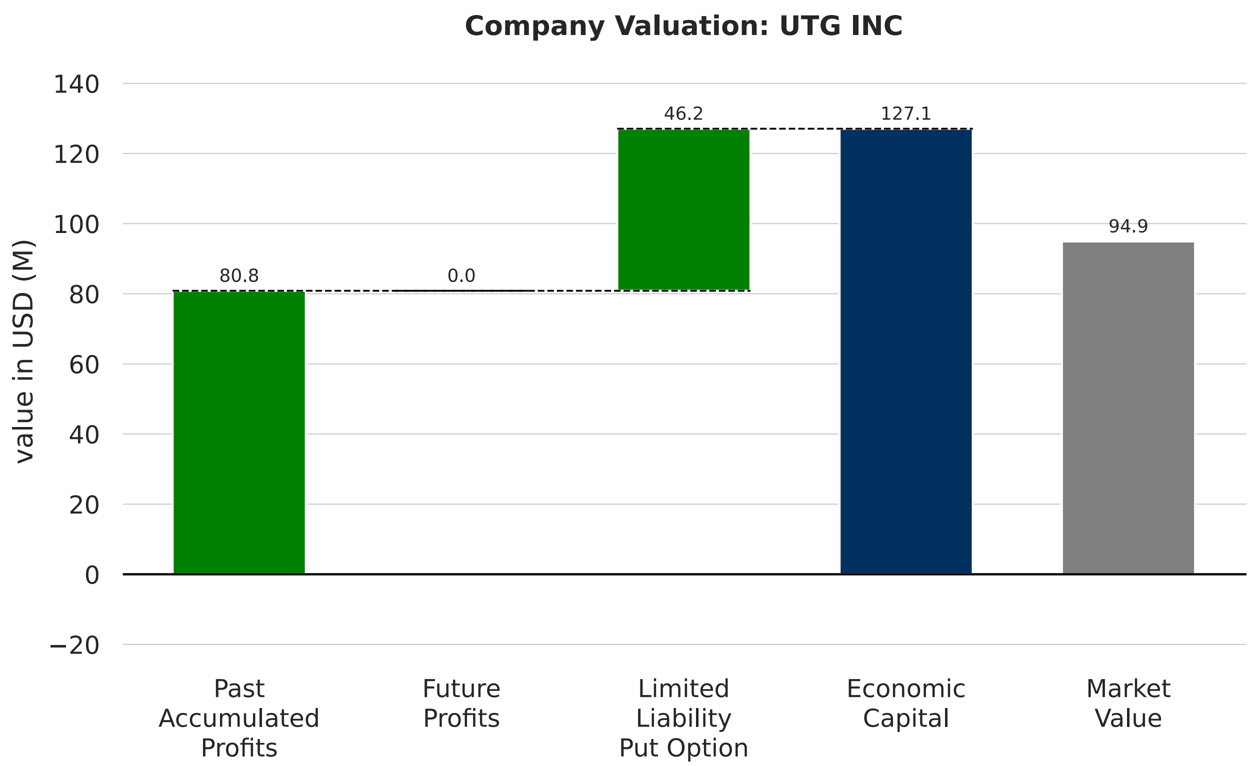

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.