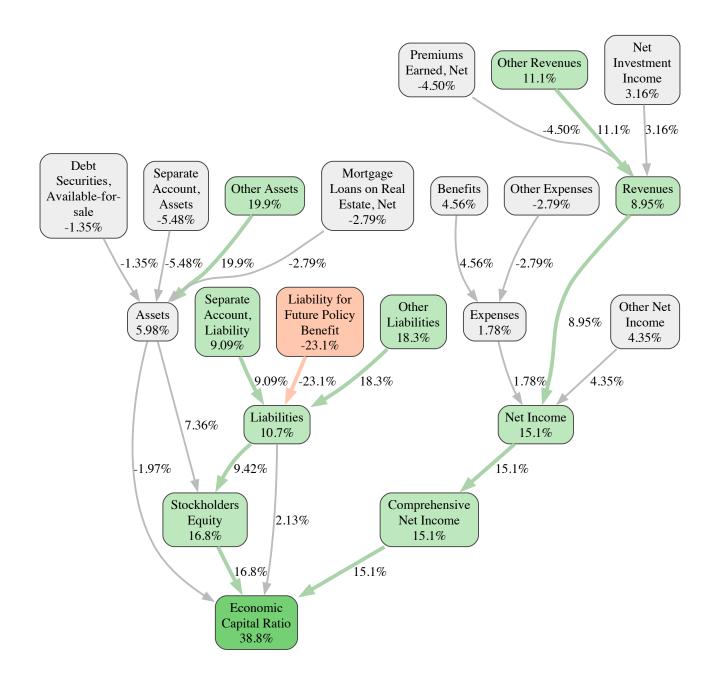


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The relative strengths and weaknesses of UTG INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UTG INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 20% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 39% points above the market average of -14%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	108,313
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	229,583
Mortgage Loans on Real Estate, Net	0
Net Investment Income	20,811
Other Assets	339,221
Other Compr. Net Income	-22,087
Other Expenses	37,911
Other Liabilities	59,923
Other Net Income	2,566
Other Revenues	48,897
Premiums Earned, Net	0
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	289,506
Assets	447,534
Expenses	37,911
Revenues	69,709
Stockholders Equity	158,028
Net Income	34,364
Comprehensive Net Income	12,277
Economic Capital Ratio	25%





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Input Variable	Value in 1000 USD
Separate Account, Liability	0

