



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 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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 37%, being 9.1% points above the market average of 28%.

| Input Variable | Value in 1000 USD | Output Variable | Value in 1000 USD |
|-------------------------------------|-------------------|-----------------------------|-------------------|
| Benefits | 0 | Liabilities | 287,249 |
| Debt Securities, Available-for-sale | 250,291 | Assets | 418,746 |
| Insurance Commissions and Fees | 0 | Expenses | 29,964 |
| Liability for Future Policy Benefit | 249,264 | Revenues | 44,195 |
| Mortgage Loans on Real Estate, Net | 0 | Stockholders Equity | 131,497 |
| Net Investment Income | 11,316 | Net Income | 16,596 |
| Other Assets | 168,455 | Comprehensive Net Income | 25,186 |
| Other Compr. Net Income | 8,590 | BaseVar | 395,554 |
| Other Expenses | 29,964 | ECR before LimitedLiability | 26% |
| Other Liabilities | 37,985 | Economic Capital Ratio | 37% |
| Other Net Income | 2,364 | | |
| Other Revenues | 32,880 | | |
| Premiums Earned, Net | 0 | | |
| Separate Account, Assets | 0 | | |
| Separate Account, Liability | 0 | | |