



The relative strengths and weaknesses of First Trinity Financial CORP 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 First Trinity Financial CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of First Trinity Financial CORP is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 31%, being 6.1% points above the market average of 25%.

Input Variable	Value in 1000 USD
Benefits	5,309
Debt Securities, Available-for-sale	81,950
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	111,270
Mortgage Loans on Real Estate, Net	1,985
Net Investment Income	2,292
Other Assets	60,812
Other Compr. Net Income	0
Other Expenses	3,555
Other Liabilities	5,080
Other Net Income	0
Other Revenues	7,703
Premiums Earned, Net	6,229
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	116,350
Assets	144,748
Expenses	8,864
Revenues	16,224
Stockholders Equity	28,398
Net Income	7,360
Comprehensive Net Income	7,360
BaseVar	143,093
ECR before Limited Liability	17%
Economic Capital Ratio	31%