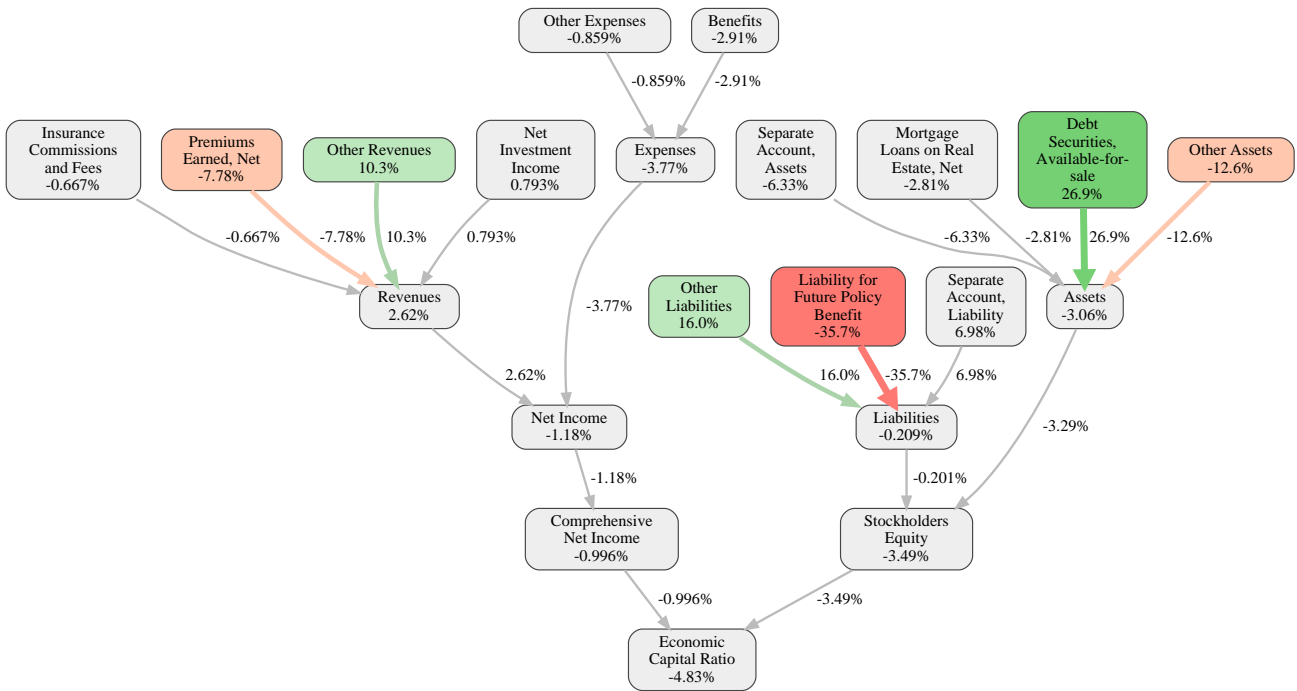




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CITIZENS INC. Rank 16 of 25





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The relative strengths and weaknesses of CITIZENS 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 CITIZENS INC. compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 27% points. The greatest weakness of CITIZENS INC. is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.8%, being 4.8% points below the market average of 8.6%.

Input Variable	Value in 1000 USD
Benefits	145,412
Debt Securities, Available-for-sale	1,231,039
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	1,350,444
Mortgage Loans on Real Estate, Net	186
Net Investment Income	54,205
Other Assets	384,336
Other Compr. Net Income	-25,128
Other Expenses	109,656
Other Liabilities	77,384
Other Net Income	0
Other Revenues	189,801
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	1,427,828
Assets	1,615,561
Expenses	255,068
Revenues	244,006
Stockholders Equity	187,733
Net Income	-11,062
Comprehensive Net Income	-36,190
Economic Capital Ratio	3.8%