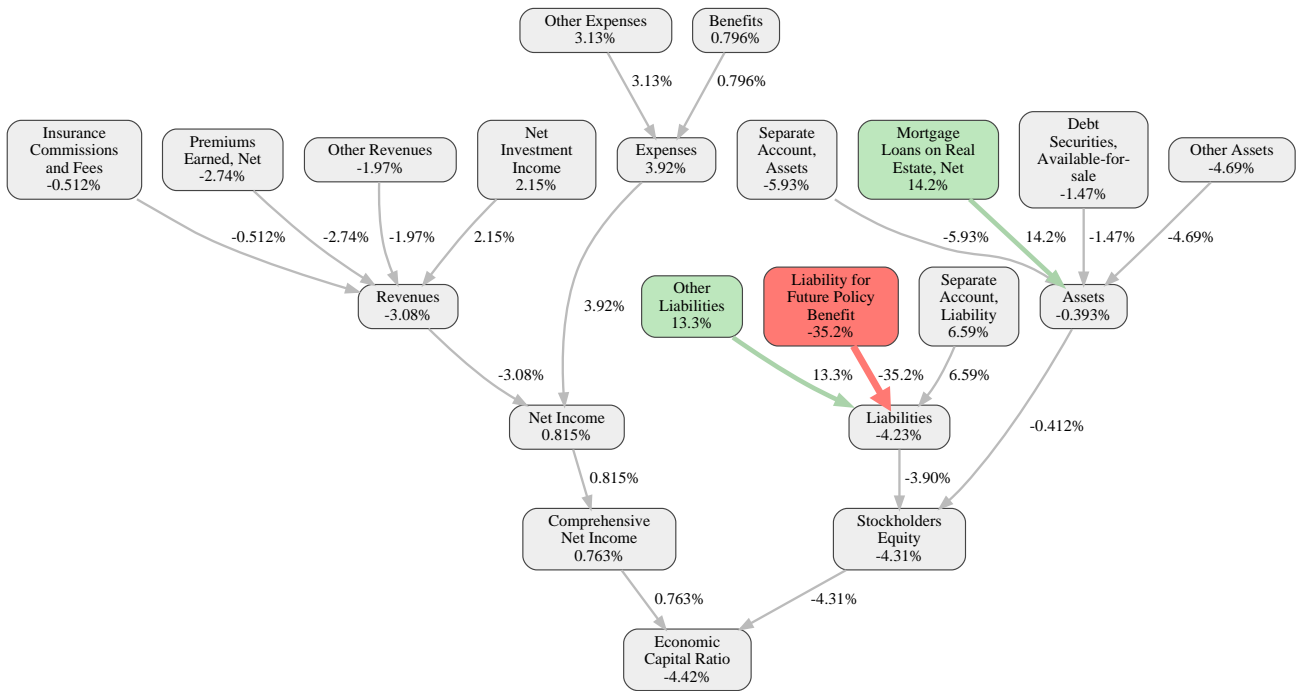




LIFE INSURANCE 2019

First Trinity Financial CORP
Rank 15 of 25





LIFE INSURANCE 2019

First Trinity Financial CORP Rank 15 of 25



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 Mortgage Loans on Real Estate, Net, 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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 4.4% points below the market average of 8.6%.

Input Variable	Value in 1000 USD
Benefits	22,456
Debt Securities, Available-for-sale	131,243
Insurance Commissions and Fees	466
Liability for Future Policy Benefit	354,605
Mortgage Loans on Real Estate, Net	130,050
Net Investment Income	19,609
Other Assets	172,214
Other Compr. Net Income	-7,338
Other Expenses	11,643
Other Liabilities	39,777
Other Net Income	0
Other Revenues	344
Premiums Earned, Net	18,823
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	394,382
Assets	433,507
Expenses	34,099
Revenues	39,241
Stockholders Equity	39,125
Net Income	5,142
Comprehensive Net Income	-2,195
Economic Capital Ratio	4.2%