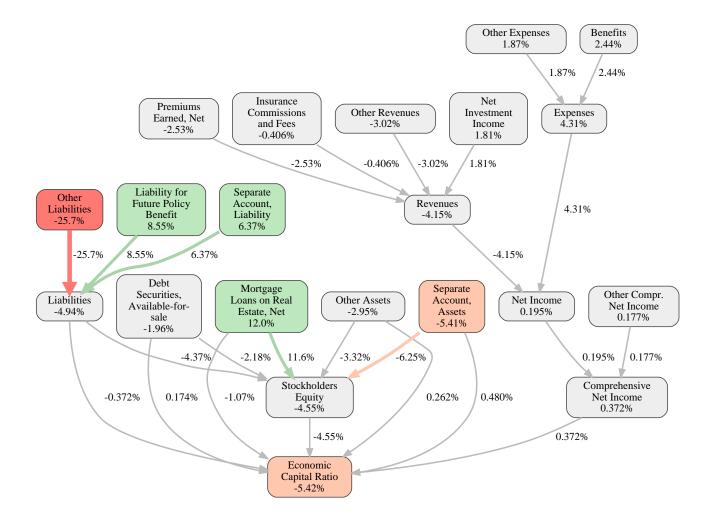


LIFE INSURANCE 2020

First Trinity Financial

First Trinity Financial CORP Rank 19 of 28





LIFE INSURANCE 2020



First Trinity Financial CORP Rank 19 of 28

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 12% points. The greatest weakness of First Trinity Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 5.4% points below the market average of 14%.

Input Variable	Value in 1000 USD
Benefits	18,337
Debt Securities, Available-for-sale	179,003
Insurance Commissions and Fees	1,087
Liability for Future Policy Benefit	65,015
Mortgage Loans on Real Estate, Net	162,405
Net Investment Income	24,370
Other Assets	263,529
Other Compr. Net Income	12,193
Other Expenses	25,340
Other Liabilities	482,503
Other Net Income	0
Other Revenues	1,194
Premiums Earned, Net	23,125
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	547,518
Assets	604,936
Expenses	43,677
Revenues	49,777
Stockholders Equity	57,418
Net Income	6,100
Comprehensive Net Income	18,293
Economic Capital Ratio	8.2%

