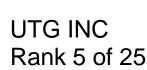
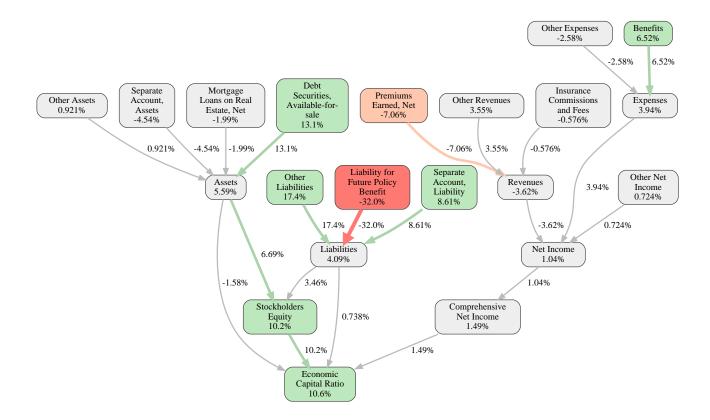


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The relative strengths and weaknesses of UTG INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UTG INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 11% points above the market average of 11%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	243,855
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	243,991
Mortgage Loans on Real Estate, Net	0
Net Investment Income	9,529
Other Assets	175,201
Other Compr. Net Income	6,478
Other Expenses	27,571
Other Liabilities	37,924
Other Net Income	2,529
Other Revenues	17,729
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	281,915
Assets	419,056
Expenses	27,571
Revenues	27,258
Stockholders Equity	137,141
Net Income	2,217
Comprehensive Net Income	8,695
Economic Capital Ratio	22%

