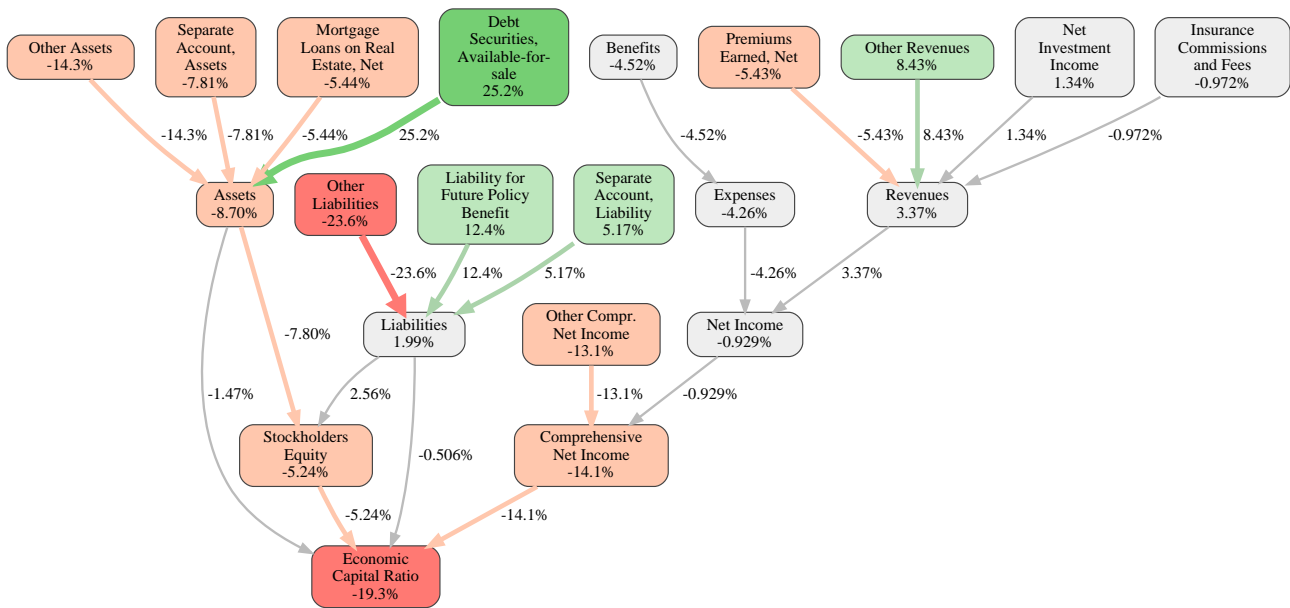




RealRate

LIFE INSURANCE 2023

CITIZENS INC. Rank 19 of 19





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CITIZENS INC.
Rank 19 of 19



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 25% points. The greatest weakness of CITIZENS INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is -20%, being 19% points below the market average of -0.99%.

Input Variable	Value in 1000 USD
Benefits	155,588
Debt Securities, Available-for-sale	1,179,619
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	65,426
Other Assets	390,351
Other Compr. Net Income	-312,771
Other Expenses	83,574
Other Liabilities	1,568,927
Other Net Income	0
Other Revenues	167,098
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	1,568,927
Assets	1,569,970
Expenses	239,162
Revenues	232,524
Stockholders Equity	1,043
Net Income	-6,638
Comprehensive Net Income	-319,409
Economic Capital Ratio	-20%