



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 8.5% points. The greatest weakness of First Trinity Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 3.2% points above the market average of 22%.

Input Variable	Value in 1000 USD
Benefits	19,141
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	5,068
Liability for Future Policy Benefit	149,229
Mortgage Loans on Real Estate, Net	250,900
Net Investment Income	34,681
Other Assets	438,285
Other Compr. Net Income	5,461
Other Expenses	59,021
Other Liabilities	453,383
Other Net Income	0
Other Revenues	526
Premiums Earned, Net	44,043
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	602,612
Assets	689,184
Expenses	78,162
Revenues	84,318
Stockholders Equity	86,573
Net Income	6,156
Comprehensive Net Income	11,617
BaseVar	729,869
ECR before Limited Liability	8.5%
Economic Capital Ratio	25%