

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



**RealRate**

April 29, 2026

To the CEO  
Citizens INC  
P O BOX 149151  
AUSTIN, TX 78714  
USA

### **Citizens INC TOP Rated in the US Life Insurance Ranking**

Dear Sir or Madam,

at RealRate we have just published the 2026 US Life Insurance ranking. I am happy to inform you that Citizens INC has been TOP Rated at rank 3 out of 18.

Overall, 18 US life insurers were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

Sincerely,

Dr. Holger Bartel, CEO