

Company Financial Profile

Company Type	Hartford Life & Ann Stock	ING USA Ann & Life Stock	Genworth Life & Annuity Stock	Aviva Life & Annuity Stock
Ratings				
A.M. Best Company (Best's Rating)	A (3)	A (3)	A (3)	A (3)
Standard & Poor's (Financial Strength)	A (6)	A (6)	A (6)	A+ (5)
Moody's (Financial Strength)	A3 (7)	A2 (6)	A2 (6)	A1 (5)
Fitch Ratings (Financial Strength)	A- (7)	A- w- (7)	A- (7)	A+ (5)
Comdex (Percentile in Peer Group)	78	79	79	86
Assets & Liabilities				
Total Admitted Assets	73,406,512	71,917,082	25,113,007	41,990,392
Total Liabilities	69,320,912	70,432,026	23,177,288	39,707,516
Separate Accounts	59,079,204	46,874,374	10,404,675	3,227,474
Total Surplus & Asset Valuation Reserve	4,111,164	1,545,508	1,955,325	2,324,642
As % of General Account Assets	28.7%	6.2%	13.3%	6.0%
As % of Total Assets	5.6%	2.1%	7.8%	5.5%
Invested Asset Distribution & Yield on Invested Assets				
Total Invested Assets	12,958,213	23,030,813	13,265,862	37,608,383
Bonds (%)	66.3%	68.4%	64.4%	84.2%
Stocks (%)	9.2%	0.8%	7.7%	2.3%
Mortgages (%)	3.8%	12.4%	17.6%	7.2%
Real Estate (%)	0.2%	0.0%	0.3%	0.0%
Policy Loans (%)	2.7%	0.6%	3.8%	1.8%
Other (%)	17.8%	17.7%	6.1%	4.4%
Net Yield on Mean Invested Assets				
2009 (Industry Average 4.63%)	3.80%	3.45%	4.63%	4.97%
5 Year Average (Industry Average 5.34%)	4.56%	4.72%	5.87%	5.19%
Non-Performing Assets as % of Surplus plus AVR				
Bonds In or Near Default	0.0%	2.3%	1.2%	0.6%
Non-Performing Mortgages	0.0%	0.0%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.0%
Total Non-Performing Assets	0.0%	2.3%	1.2%	0.6%
As a Percent of Invested Assets	0.0%	0.2%	0.2%	0.0%
NAIC Bond Quality Classification				
Total Value of Bonds	10,061,445	17,667,060	8,970,210	32,418,134
Class 1-2: Highest-Higher Quality	97.6%	91.3%	87.1%	93.6%
Class 3-5: Medium-Lower Quality	2.4%	8.5%	12.7%	6.3%
Class 6: In or Near Default	0.0%	0.2%	0.3%	0.0%
Income & Earnings				
Total Income	3,522,924	8,513,088	2,274,528	8,044,586
Net Premium Income	-55,103,285	6,835,447	-9,981	-407,118
Pretax Earnings from Operations (after Dividends)	3,125,390	1,231,713	759,307	147,262
Net Earnings from Operations	2,678,682	828,935	613,637	169,081

This comparison is not intended as a complete financial analysis. Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts in thousands.