Commonwealth Ann & Life

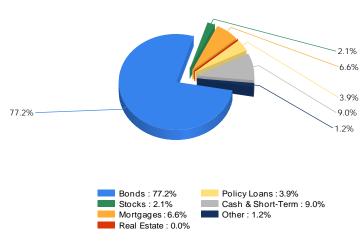
Group Affiliation:	Goldman Sachs Group
Address:	132 Turnpike Road Suite 210
	Southborough MA 01772
Phone:	508-460-2400

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A- w (4)
Standard & Poor's (Fin. Strength, 20 ratings)	A- (7)
Moody's(Fin. Strength, 21 ratings)	Baa1 (8)
Weiss(Safety Rating, 16 ratings)	C (8)
Comdex Ranking(Percentile in Rated Companies)	63

Invested Asset Distribution

Total Invested Assets 5,878,848



Distribution of the invested assets

Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	<u>0.0%</u>
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	-478,385
Net Premiums Written	-996,016
Earnings Before Dividends and Taxes	87,515
Net Operating Earnings	136,399

Domicile:	MA
NAIC Number:	84824
Year Established:	2002
Company Type:	Stock

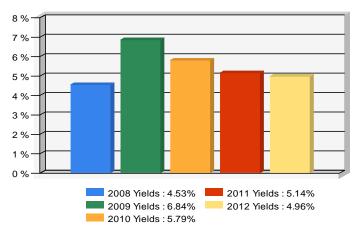
Assets & Liabilities

Total Admitted Assets	9,089,777
Total Liabilities	8,762,383
Separate Accounts	3,006,442
Total Surplus & AVR	357,629
As % of General Account Assets	5.9%

5 Year Investment Yields

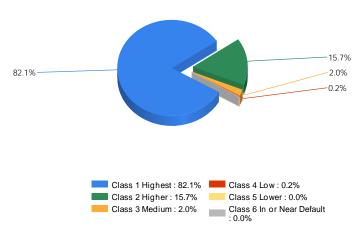
5 Year Average

5.45%



Net yield on mean invested assets

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.

Data for Year-End 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of September 03, 2013.

Presented by: Rhonda Lewis, Annuity Marketing Services, 3368 Brentwood Dr, Baton Rouge, LA 70809 Phone: 225-930-0315 Email: missy.cobb@annuitymarketing.com