








**Disability Insurance Companies
Comparison by Financial Strength Ratings**
(updated 06/01/2011)

Rating Agency	 Northwestern Mutual	 GUARDIAN	 MassMutual FINANCIAL GROUP	 MetLife	 Principal Financial Group	 The Standard	 UnionCentral A UNIFI Company
A.M. Best	A++ (Superior)	A++ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)
Standard & Poor's	AAA (Extremely Strong)	AA+ (Very Strong)	AA+ (Very Strong)	AA- (Very Strong)	A (Strong)	AA- (Very Strong)	A+ (Strong)
Moody's	Aaa (Exceptional)	Aa2 (Excellent)	Aa2 (Excellent)	Aa3 (Excellent)	Aa3 (Excellent)	A1 (Good)	???
Fitch	AAA (Exceptionally Strong)	AA+ (Very Strong)	AA+ (Very Strong)	AA- (Very Strong)	AA- (Very Strong)	???	A+ (Strong)
Weiss	A- (Excellent)	A (Excellent)	A (Excellent)	C+ (Fair)	B+ (Good)	???	???
Comdex	100	98	98	95	92	88	86