



# NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON  
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

**FOR IMMEDIATE RELEASE**

**September 5, 2008**

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**A.M. Best Affirms Ratings of Americo Life, Inc. and Its Subsidiaries;  
Upgrades Investors Life Insurance Company of North America**

**Ratings Supplement**

The FSR of A- (Excellent) and the ICRs of “a-” have been affirmed with a stable outlook for the following key life/health subsidiaries of **Americo Life, Inc.**:

- **Americo Financial Life and Annuity Insurance Company**
- **Great Southern Life Insurance Company**

The FSR of B+ (Good) and the ICR of “bbb-” have been affirmed with a stable outlook for the following life/health subsidiaries of **Americo Life, Inc.**:

- **National Farmers Union Life Insurance Company**
- **The Ohio State Life Insurance Company**

The FSR has been upgraded to B+ (Good) from B (Fair) and the ICR to “bbb-” from “bb” for **Investors Life Insurance Company of North America**. The outlook for these ratings is stable.

The ICR of “bbb-” has been affirmed for **Americo Life, Inc.**

The ICR of “b-” has been withdrawn for **Financial Industries Corporation**.

The following debt rating has been affirmed:

**Americo Life, Inc.—**

-- “bbb-” on \$125 million 7.875% senior unsecured notes, due May 2013

**Founded in 1899, A.M. Best Company is a global full-service credit rating**

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