

## Our Financial Security Scorecard



**John Blackburn**  
COUNTRY Financial  
Chief Executive Officer

## COUNTRY Stands Strong

*“Companies that stand the test of time have strong core values and stick to them regardless of what’s happening around them. That’s why we’ve succeeded for more than 80 years, and that’s why we’re still going strong.”*



### At COUNTRY, our core values include:

- ◆ Helping our clients achieve financial security no matter where they’re starting from.
- ◆ Always treating our clients, employees and financial representatives fairly.
- ◆ Taking a conservative approach to risk and investments.
- ◆ Applying long-range thinking.
- ◆ Avoiding get-rich-quick schemes.

### Highly Rated

- ◆ **A.M. Best Company** – COUNTRY Life Insurance Company® and COUNTRY Mutual Insurance Company® have been rated A+ (Superior) by A.M. Best, the leading independent industry rating company, for more than 70 consecutive years.
- ◆ **TheStreet.com** – COUNTRY Life ranked as one of the top six strongest annuity, life and long-term care insurers, and COUNTRY Mutual ranked in the top 1 percent of the industry receiving an Excellent rating. TheStreet.com is an independent rating agency which rates the financial strength of more than 750 life, health and annuity insurers, and about 2,500 property and casualty insurers.

### Ethical Standards

COUNTRY Life has been a member of the Insurance Marketplace Standards Association for more than 10 years. IMSA is a voluntary membership organization leading the insurance industry in promoting high ethical standards in the sale of individual life insurance, long term care insurance and annuity products. To gain membership, companies must meet standards to prove they have policies and procedures which treat customers fairly, honestly, and with integrity in advertising, sales and service for individual life insurance and annuity products.



Putting Our Experience  
and Financial Strength  
to Work for You

Rated A+ Superior by A.M. Best 2009.  
A Fortune 1000 Company.



[www.countryfinancial.com](http://www.countryfinancial.com)

## Investment Philosophy

COUNTRY Financial has focused on long-term financial growth for more than 80 years. We have avoided major difficulties experienced by other businesses in the market because we take a conservative approach to investing. COUNTRY invests in mostly high-grade bonds. More than 96 percent of COUNTRY Life's bond portfolio consists of high-quality investment grade bonds (graded BBB- or above). For COUNTRY Mutual, that percentage is 99 percent.

### COUNTRY Life

	COUNTRY Life	Industry Average
Bonds	80%	72%
Common Stock	3%	3%
Preferred Stock	2%	2%
Mortgages	6%	11%
Real Estate	1%	1%
Other	8%	11%
Total	100%	100%
	As of 12/31/08	As of 12/31/07

### COUNTRY Mutual

	COUNTRY Mutual	Industry Average
Bonds	77%	67%
Common Stock	15%	17%
Preferred Stock	1%	1%
Mortgages	0%	0%
Real Estate	0%	1%
Other	7%	14%
Total	100%	100%
	As of 12/31/08	As of 12/31/07

## Five-Year Comparative Summaries

### COUNTRY Life Companies\* (000s omitted)

	2008	2007	2006	2005	2004
Life insurance in force	\$63,982,993	\$63,551,682	\$60,507,569	\$54,530,193	\$41,336,534
Assets	\$7,564,176	\$7,638,166	\$7,318,496	\$6,944,592	\$6,591,522
Premium income	\$613,718	\$550,346	\$536,037	\$558,919	\$525,986
Policyholder surplus	\$952,823	\$988,757	\$953,021	\$910,274	\$1,005,374
Policyholder dividends	\$98,138	\$95,135	\$91,741	\$89,157	\$85,117

\* Includes COUNTRY® Life Insurance Company and COUNTRY® Investors Life Assurance Company, Bloomington, Ill. In 2005, Cotton States Life Insurance Company was added.

### COUNTRY Property/Casualty Companies\* (000s omitted)

	2008	2007	2006	2005	2004
Policies/autos in force	2,642	2,692	2,639	2,669	2,082
Assets	\$3,728,043	\$3,900,435	\$3,719,206	\$3,488,858	\$3,034,410
Premium income	\$2,067,234	\$2,021,982	\$2,066,010	\$2,007,132	\$1,649,759
Policyholder surplus	\$1,601,318	\$1,796,285	\$1,653,367	\$1,495,007	\$1,315,320

\* Includes COUNTRY® Mutual Insurance Company, COUNTRY® Preferred Insurance Company, COUNTRY® Casualty Insurance Company, Modern Service Insurance Company and MSI Preferred Insurance Company, Bloomington, Ill.; Middlesex Mutual Assurance Company, Middletown, Conn.; and Holyoke Mutual Insurance Company in Salem, Mass. In 2005, Shield Insurance Company and Cotton States Mutual Insurance Company were added.

### COUNTRY Trust Bank\*

	2008	2007	2006	2005	2004
Total assets under management	\$11.4 billion	\$11.8 billion	\$11.6 billion	\$10.7 billion	\$9.7 billion

\* COUNTRY® Trust Bank is a federally chartered investment, management and trust institution.