EquiTrust Life Insurance Company

Financial Overview

Investment Portfolio Profile (as of 12/31/2019)
EquiTrust’s investment strategies are anchored by a disciplined and diversified management style. A strong concentration of investment-grade holdings provides assurance that the guarantees associated with EquiTrust’s products are honored and our promises to customers are kept.

INVESTED ASSETS

$20.7 Billion

INVESTMENT CLASS

92% Investment Grade

Risk-Based Capital – 367%*
Risk-Based Capital Ratio is a closely watched measure of an insurance company’s capital relative to its contractual obligations. This level is several times the risk-based capital required by our insurance regulators.

Solvency Ratio – $106.29*
The Solvency Ratio expresses financial soundness and a company’s ability to meet policy obligations as they come due. Assets divided by each $100 in liabilities result in a solvency ratio, expressed as a dollar figure. Assets are bonds, stocks, cash and short-term investments; liabilities exclude separate accounts. The higher the amount, the stronger the company’s position to cover unforeseen emergency cash requirements.

*Assets and financial highlights as of December 31, 2019, on a statutory basis.