

Bulletin

Financial Strength

After recent market events, many of your clients may seek reassurance from you regarding the financial strength of Presidential Life Insurance Company (Presidential). **Presidential is extremely well positioned to weather the current financial storm.**

- **Presidential's capital and surplus to liabilities is 14.17% (as of 06/30/2008) This is more than double the average of other life insurance companies rated by Standard & Poor's in the AA and AAA categories.**
- We are rated by **Fitch as Aq (strong)** and received **two ratings upgrades this year**, one from Standard and Poors on April 29th with a "positive outlook" and the other from Moodys on July 8th also with a "positive outlook". We are rated B+ (very good) by A.M. Best.
- **Investment grade assets and cash** make up **more than 94%** of our bond portfolio (as of 06/30/2008).
- **No default risk insurance**; Presidential does not insure others' default risk.
- We have extremely low exposure to current troubled firms. **Presidential does not own mortgage backed securities or derivatives thereof.**
- **We anticipate additional financial strength upgrades**, not downgrades within the next 12 months.

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