



A.M. Best Reaffirms Columbian's A- "Excellent" Rating with a "Stable" Outlook

We are proud to announce that Columbian Mutual Life Insurance Company and Columbian Life Insurance Company have been informed that A.M. Best Company has reaffirmed their A- "Excellent" and "Stable" outlook ratings as a result of their annual evaluation completed in June 2011. The rating is based on Best's comprehensive evaluation of our balance sheet strength, operating performance and business profile. An A- Rating is assigned to companies that have, in A.M. Best's opinion, an excellent ability to meet their ongoing insurance obligations. A Rating Outlook is assigned to indicate a rating's potential direction over the next 12 to 36 months. Columbian's Stable outlook indicates a low likelihood of a rating change due to stable financial/market trends.

The reaffirmation of our "Excellent" rating and "Stable" outlook during these challenging times for the insurance industry is a clear indicator of the outstanding strength of our organization. A.M. Best's rating system has a proven track record in indicating insurance companies that may, over time, encounter financial difficulties.

Columbian's rating is based on A.M. Best's opinion of the consolidated financial strength of the life/health members of the Columbian Financial Group, which includes Columbian Mutual Life Insurance Company and Columbian Life Insurance Company. Columbian Life has the support of Columbian Mutual's 129 years of experience and over \$86 million in surplus. We have been in the business since 1882 and you can count on us to be here for your future.

A.M. Best is a worldwide insurance rating and information agency with more than 100 years of history. It is the largest and longest-established company devoted to issuing in-depth reports and financial strength ratings about insurance organizations.

Columbian's current rating is based on A.M. Best's opinion of the consolidated financial strength of the life/health members of the Columbian Financial Group, which operate under a group structure. This group member is assigned a Best's Rating of A- (Excellent), the fourth-highest of sixteen possible ratings on A.M. Best's scale. Rating as of 6/14/11. For the latest rating, access www.ambest.com.