

FOR IMMEDIATE RELEASE

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September 30, 2010, Baton Rouge, Louisiana – A.M. Best announced today that they have affirmed the financial strength rating for Guaranty Income of “B” with a “Stable” outlook.

Best acknowledged that favorable factors for Guaranty Income include a relatively stable absolute capital base, premium growth in its core product line, improvement in below investment grade holdings and positive operating earnings. Best stated that the affirmed rating reflects “Guaranty Income’s low risk-adjusted capitalization, fluctuating earnings and concentration in the interest-sensitive individual annuity market.”

Guaranty Income has successfully grown premiums and assets during the economic recession and prolonged low interest rate environment. The Company has a conservative investment philosophy and has always maintained one of the highest quality investment portfolios in the insurance industry. According to John Lancaster, President, “We are pleased that A.M. Best has affirmed our rating and stable outlook in the current economy. All our associates will continue to work diligently to enhance our rating as we remain a leader in the annuity/long-term care combination market.”

George Foster, Jr., Chairman, stated, “Guaranty Income is proud of our 84-year history of providing safe and secure products to our policy owners and agents. We purchase only high quality bonds and do not buy any below investment grade bonds. Over 97% of our bonds have remained investment grade, and less than 2% of our assets are invested in real estate and direct mortgages, as well as less than 2% in stocks. Over 10% of our assets are in cash and short-term investments, and we have no debt at Guaranty Income. Our operating income has been consistently profitable over the last five years. We will continue offering excellent consumer oriented products, backed by high quality investments, to our customers.”

Guaranty Income Life Insurance Company was founded in 1926 and is a Legal Reserve Insurance Company currently licensed in 31 states. In addition to cost-effective life insurance, long-term care and annuity programs, Guaranty Income offers products and services to help families meet their financial needs of wealth protection and wealth creation today and in the future.

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