

FOR IMMEDIATE RELEASE

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September 29, 2011, 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 “fairly stable absolute capital base, a high quality investment portfolio including a strong liquidity position, and positive operating results over a five year period.”

George Foster, Jr., Chairman, stated, “Guaranty Income is proud of our 85-year history of providing safe and secure products to our policyowners and producers. We purchase only high quality bonds and do not buy any below investment grade bonds. Over 98% of our bonds are investment grade, and less than 5% of our assets are invested in real estate, direct mortgages and stocks. Over 10% of our assets are in cash and short-term investments, and we have no debt at Guaranty Income.

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.” 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.

Flynn Foster, President of Guaranty Corporation, the parent company of Guaranty Income said, “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. All of us are thankful for the support of our producers and policyowners, and we look forward to much better rates for our policyowners as the United States and world economies recover from this recession.”

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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