American Life & Security Corp

Company Profile

Group Affiliation: **Midwest Holdings Inc Group**

State of Domicile: **Nebraska**

NAIC Company Code: **67253**

Year Founded: **1960**

Website: https://www.american-life.com/

Phone: **(800) 715-1458**

Address: **2900 S 70th St, Suite 400
Lincoln, NE 68506**

Company Information

American Life is a wholly owned subsidiary of Midwest Holding Inc. American Life was founded in 1960 and reimagined in 2018, when Midwest Holding recapitalized and repositioned the company as a capital efficient, technology-enabled, services-oriented, life and annuity insurance company. The company aims to keep costs and overhead low, passing the savings on to customers through competitively priced products. American Life has a long-term outlook that focuses on maintaining stability as they grow. In December 2023, Midwest Holding was acquired by Antarctica Capital.

Assets and Liabilities

Assets: **$3,855,394,885**

Liabilities: **$3,728,368,342**

Capital and Surplus: **$127,026,543**

Assets to Liability Ratio: **103.41%**

Ratings

A.M. Best

B++ *(5th of 15 ratings)*

Annuity Products Offered by American Life & Security Corp

Explore reviewed annuity products here

Financial Data for the year ending December 31, 2024. Assets and Liabilities totals do not include amounts allocated to Separate Accounts. All ratings shown are current as of July 1, 2025

Insurance Company information is subject to change at any time. Every effort is made to provide accurate contact details, ratings and financial data. However, because changes can occur quickly, we cannot guarantee the accuracy of the information provided herein.

Insurance Company Ratings Explained

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings
1.	**A++** Superior	**AAA** Extremely Strong	**Aaa** Exceptional	**AAA** Exceptionally Strong
2.	**A+** Superior	**AA+** Very Strong	**Aa1** Excellent	**AA+** Very Strong
3.	**A** Excellent	**AA** Very Strong	**Aa2** Excellent	**AA** Very Strong
4.	**A-** Excellent	**AA-** Very Strong	**Aa3** Excellent	**AA-** Very Strong
5.	**B++** Good	**A+** Strong	**A1** Good	**A+** Strong
6.	**B+** Good	**A** Strong	**A2** Good	**A** Strong
7.	**B** Fair	**A-** Strong	**A3** Good	**A-** Strong
8.	**B-** Fair	**BBB+** Good	**Baa1** Adequate	**BBB+** Good
9.	**C++** Marginal	**BBB** Good	**Baa2** Adequate	**BBB** Good
10.	**C+** Marginal	**BBB-** Good	**Baa3** Adequate	**BBB-** Good
11.	**C** Weak	**BB+** Marginal	**Ba1** Questionable	**BB+** Moderately Weak
12.	**C-** Weak	**BB** Marginal	**Ba2** Questionable	**BB** Moderately Weak
13.	**D** Poor	**BB-** Marginal	**Ba3** Questionable	**BB-** Moderately Weak
14.	**E** Under Regulatory Supervision	**B+** Weak	**B1** Poor	**B+** Weak
15.	**F** In Liquidation	**B** Weak	**B2** Poor	**B** Weak
16.		**B-** Weak	**B3** Poor	**B-** Weak
17.		**CCC+** Very Weak	**Caa1** Very Poor	**CCC+** Very Weak
18.		**CCC** Very Weak	**Caa2** Very Poor	**CCC** Very Weak
19.		**CCC-** Very Weak	**Caa3** Very Poor	**CCC-** Very Weak
20.		**CC** Extremely Weak	**Ca** Extremely Poor	**CC** Extremely Weak
21.			**C** Lowest	**C** Distressed

COMDEX *ranking is a composite of all the ratings that a company has received from A.M. Best, Standard & Poor's, Moody's and Fitch. It gives the company's standing, on a scale of 1-100, in relation to all other companies that have been rated by the rating services. A company needs to be rated by at least two rating services to receive a COMDEX.*

Ratings reflect the opinions of the rating agencies and are not implied warranties of an insurance company's ability to meet its financial obligations to policyholders.