

The Safe Money Banking Survival Guide



by Martin D. Weiss, Ph.D., and Michael Larson

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Contents

- [1. How to Buy Treasury Bills or Equivalent](#)
 - [2. How to Use Your Treasury-Only Money Fund as a Bank](#)
 - [3. How to Set Up a Single, Safe Account for Nearly All Your Savings and Checking](#)
 - [4. What To Do With Your 401k](#)
 - [5. How to Get Rid of Risky Stocks Despite What Your Broker May Say](#)
 - [6. What to Do About Your Not-So-Risky Stocks](#)
 - [7. More, Equally Urgent Information on Bear Markets](#)
 - [8. Want to Stick With Banks? Here Are the Risks](#)
 - [9. How To Find a Strong Bank](#)
 - [10. How Risky or Safe Is Your Insurance?](#)
- Plus, you can jump straight to our handy reference lists ...
- [11. Treasury-Only Money Market Funds](#)
 - [12. Weakest Banks and Thrifts in the U.S.](#)
 - [13. Strongest Banks and Thrifts in the U.S.](#)
 - [14. Weakest Life & Health plus Property & Casualty Insurers in the U.S.](#)
 - [15. Strongest Life & Health plus Property & Casualty Insurers in the U.S.](#)
 - [16. Select U.S. Brokers With Their Capital Multiples⁴⁴](#)

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1. How to Buy Treasury Bills or Equivalent

Among all investments available in the world today, U.S. Treasury bills are the safest and most liquid place for your money. But please do not confuse Treasury bills with Treasury bonds:

- Treasury bills are short term — under one year.
- Treasury bonds are long term — up to 30 years.

The primary difference: The longer the maturity, the longer you have to wait for your money. If you don't want to wait, you can sell your bonds (or "notes," which are between one and 10 years) on the secondary market. But if inflation or other factors have driven down their market value, you will take a loss.

Three-month — or, more precisely, 13-week — Treasury bills don't have that problem. The most you'll have to wait is the three months and you can also cash them in at any time in-between. Any market fluctuations are infinitesimal and simply not an issue.

How do you buy Treasury bills? You can open an account directly with the U.S. Treasury Department, using your Social Security number or your business tax ID number via the [Treasury Direct](#)¹ program.

But the most practical way to buy Treasury bills is through a money market fund that invests exclusively in short-term U.S. Treasury securities or equivalent. The Treasuries it buys enjoy the same guarantee from the U.S. government as Treasuries bought through any other venue.

Plus, the Treasury-only money fund gives you the additional advantage of immediate availability of your money. You can have your funds wired to your local bank overnight. Or you can even write checks against it, much as you'd write checks against any bank checking account.

¹ http://www.savingsbonds.gov/indiv/products/prod_tbills_glance.htm

Which fund? We use [Capital Preservation Fund](#)² and the [Weiss Treasury Only Money Market Fund](#)³. Or you can shop among the funds cited in [our lists](#).

2. How to Use Your Treasury-Only Money Fund as a Bank

Traditional banking nowadays is not as easy as it appears.

To make sure all your money is insured, you may have to keep close tabs on multiple accounts. And even if you're comfortably under the FDIC's insurance limits, bank fees and charges can add up. Banks often charge for regular checking, low balances, writing too many checks, ATM withdrawals and bounced checks. And for businesses, they pay no interest on checking.

You can get better interest with CDs. But there, your liquidity — the access to your funds — is restricted by early withdrawal penalties: Federal law requires a minimum penalty of seven days' interest for early withdrawal on any account classified as a time deposit, which includes CDs. And since the law doesn't set a maximum penalty, banks are free to charge more, which they usually do. So it's not unusual to see early withdrawal penalties of *all* your interest on 30-day CDs and up to six months' interest on longer term CDs.

Our recommendation: Use your Treasury-only money market fund for most of your banking needs, including both savings and checking.

A Treasury-only money fund invests your money in short-term U.S. Treasury securities (plus other securities that are 100% backed by U.S. Treasuries). The fund uses a bank, but strictly as a custodian for the securities, and those accounts are completely segregated from the bank's deposits or assets. Even if the custodian bank fails, your money invested in short-term Treasuries through the fund — and your access to that money — is not affected.

Here's the key: The Treasury-only money fund provides you with check-writing privileges so that you can use the money fund as your personal or business checking account. Here are the advantages:

Advantage #1. Yield. Treasury-only money funds have generally yielded substantially more than the yield offered on the average personal checking

² https://www.americancentury.com/funds/fund_facts.jsp?fund=901

³ <http://www.weissfund.com/>

account in the U.S.

The contrast for business is even greater: Since banks do not pay interest on business checking accounts, Treasury-only money funds *invariably* give you more yield. Plus, you can also take better advantage of the “float” — the funds remaining in your account while checks written against them have not yet cleared. And unlike bank checking accounts, you don’t have to worry if your balances are over a certain limit. The bigger your balances, the better.

Just remember: In times of acute crisis, when there is a rush to escape financial risk and buy Treasury bills, your yield could be very low. But low yield is the price you pay for maximum safety, and it’s worth every penny.

Advantage #2. Low Fees. When a bank quotes you yields — on any kind of account — it always quotes you the yields *before* deducting all its various service fees. And with bank charges and fees currently at high levels, it’s almost impossible for most bank customers to collect anything near the advertised yield.

In contrast, when a Treasury-only money fund (or any money fund, for that matter) quotes you its yield, it is invariably *after* deducting its fees and expenses. Of course, the past or current yield is no guarantee of future results. But the yield quoted is the net yield that investors in the fund are actually earning.

How much of a difference can this make? In most cases, a significant one. Indeed, we figure that, after deducting myriad bank fees, most Americans today are getting a net yield of close to zero on their accounts, while many wind up losing money.

Advantage #3. One Account for Both Checking and Savings. At banks, most customers find they need to divide their money between (a) a checking account, where they give up most of their yield, and (b) a savings account or CD, where they give up immediate access and liquidity. No matter what, it’s almost impossible to get both optimal liquidity and the better yield in the same bank account.

In contrast, Treasury-only money funds let you keep nearly all of your cash assets — whether for savings or for checking — in one single account. This means that whether you’re investing \$1,000 or \$1 million,

- You have complete access to all your funds at all times.
- You can withdraw the entire amount, with no penalty whatsoever. Just

write a check or request a wire transfer, and it's done.

- Your money consistently earns competitive, current market yields.
- You never have to worry about leaving too much in your checking account at low or zero yield. The full amount is available for checking at all times, earning full interest.
- You continue earning interest on your money up until the moment your check clears. The longer it takes for your payees to cash their checks, the more interest you earn.

Advantage #4. No Limit to Your Account Size. When you use banks for your savings or checking, you have to go through a series of contortions to keep your money safe from failure:

- In each CD, you have to make sure your initial investment is comfortably below the coverage limit. Otherwise, the accumulation of accrued interest could put your balance over the limit, and that portion would *not* be covered by the FDIC.
- You may have to spread your CDs among various accounts.
- With a large checking account, you would have to call your bank almost daily to make sure it's not over the FDIC limit. Reason: If there are several big checks outstanding, your bank balance could be over the limit; and if the bank fails at that time, any excess amount in your account could be in jeopardy.

With Treasury-only money funds, insurance is a moot point. Your funds are invested strictly in securities that are guaranteed directly by the full faith and credit of the U.S. Treasury Department. And there is no limit on the Treasury's guarantee of its obligations — whether you're a beginning saver with just a few thousand or you're a Bill Gates with billions.

Advantage #5. Exempt From Local and State Taxes. The income you earn on both Treasury-only money funds and bank accounts is subject to federal income taxes. So there's no difference between bank deposits and Treasury-only money funds in that regard.

However, when it comes to local and state income taxes, there *is* a significant difference:

- The dividends you earn on Treasury-only money funds are generally

exempt from local and state income taxes. But ...

- The income earned on bank accounts and CDs is *not* exempt from local and state income taxes.

Advantage #6. Truly Free Checking. Nearly all banks charge you — one way or another — for your checking privileges. They may charge you a fee for each check you write. They may charge you a flat monthly service fee. Or they may charge you a combination of both.

Sometimes banks say they're giving you "free checking," but require large minimum balances, paying little or no interest. No matter what, you're paying for checking — and probably too much.

Most Treasury-only money funds do not charge you any extra fee for check-writing privileges. You can write as many checks as you want, as often as you want. When they say "free checking privileges," they really mean it.

This is not true for all Treasury-only money funds, however. And some do levy certain charges for special services. That's to be expected. But those fees are almost always lower than the charges at banks.

Advantage #7. Immediate Liquidity. As with any financial institution, there will be a holding period for the out-of-town checks you deposit to your account. But your money goes to work for you right away, generating interest income immediately. And if you deposit your money via wire transfer, you can avoid the holding period; your funds will be available immediately.

In short, except for the holding period, all of the funds received by your Treasury-only money fund are available to you all of the time. There are four ways you can withdraw your money from your Treasury-only money fund:

1. You can write a check against the balance in your account — to yourself or to another payee.
2. You can call or send a fax to your money fund's shareholder services department, giving them instructions to issue a wire transfer. (Before the fund can accept your wire instructions, however, you will need to have a signed authorization on file. This can be done when you open your account.)
3. You can request a check be sent to you directly from the fund. You can also authorize telephone instructions for redemption by check when you

open your account.

4. You can establish a systematic program to automatically send a set amount to you monthly, quarterly, semi-annually or annually.

One small, annoying disadvantage: Most money funds impose a minimum amount for each check, usually \$50 or \$100. So you may need a small local checking account for checks under their minimum.

3. How to Set Up a Single, Safe Account for Nearly All Your Savings and Checking

Whether you are an active investor or not, whether you have a lot of money set aside or just small amounts, we recommend these steps:

Step 1. Decide what type of account you want to open. For your personal checking account, it could be established as an individual, joint, custodian, or trust. (In addition, you can also use your Treasury-only money fund to open a separate account for your IRA or other retirement accounts.)

Step 2. Select a Treasury-only money market fund.

Step 3. On its website, or while you're on the phone with its customer service department, get answers to a few questions about the costs associated with check-writing privileges:

- *"How many checks will you provide for me at no charge?"* For personal accounts, at least the first 20 or 25 checks should be free. If you want additional checks, it's reasonable to expect a printing charge, but it should be minimal.
- *"Will you charge me a per-check transaction fee?"* If the answer is yes and you anticipate a relatively active account, don't do business with this fund.
- *"What is the minimum dollar amount for which I can make out each of my checks?"* It should be no more than \$100.
- *"What is the minimum balance that I must maintain in my account, and will you penalize me if my balance falls below the minimum?"* If the minimum is too high for you or if there is a penalty, look elsewhere.
- *"Do you accept deposits of second-party checks?"* If the answer is no, this

may not be the right fund for this plan.

Step 4. Download the prospectus and application from the fund's website. Then read them carefully before investing. Or you can also ask the fund to send the materials via first-class mail.

Step 5. If you are not sure about what forms and documents you will need to submit to open an account, now is the time to ask. Some typical types of accounts, along with the documentation needed, are:

Type 1. Individual or joint account, minor custodian account: You'll need the application and the signature card (indicate the number of signatures that will be required to cash a check).

Joint accounts, unless you specify otherwise, will probably be opened as *joint tenants with rights of survivorship (JTWROS)*, meaning that the entire account balance will pass to the survivor in case one of the joint owners dies.

If you want the account to be registered as *joint tenants in common (JTIC)*, be sure to specify that in writing when you open the account. JTIC means that each person owns a set percentage of the account; and if one person dies, his or her percentage does not automatically go to the survivor, but goes into the deceased's estate to be distributed.

If you wish a *custodian account for a minor child (UGMA)*, don't forget to use the child's Social Security number for correct IRS reporting.

Type 2. Trust or guardianship: You will need the application and the signature card (indicate the number of signatures needed to cash a check). Plus, you will need certified copies of the appropriate trust documents or court papers appointing a guardian and any power of attorney forms, if applicable. Hint: Put the trustee name(s) first on the account registration to reduce the paperwork that would be needed whenever an account transaction is requested. Example: Jane S. Doe, TTEE Doe Family Trust.

Type 3. IRA, Roth IRA, or other retirement account or rollover: Ask for the IRA or retirement plan application and agreement. This information should

include a new account application, a transfer authorization and a rollover certification form.

If you're opening a *new retirement account*, fill out the new account

application only.

If you're *transferring a retirement account directly between custodians*, fill out both the application and the transfer authorization. Also be sure to include a copy of the most recent statement from your current custodian.

If it's an *IRA rollover* and you have a distribution from a retirement account that you are going to transfer to the Treasury-only money fund, fill out both the new account application and the rollover certification form. (Important: Due to IRS regulations, check writing is not possible on IRA accounts.)

Step 6. With the above documents, also provide the basic wiring instructions to the fund. If there is no space on the application, put the following information in a separate, signed letter:

- Your bank's name, city and state
- Your bank's "ABA" number
- Your bank's wire transfer account number
- Your account number at the bank
- All registered names on the account

Note: The account title on your bank account should be the same as the title on your Treasury-only money fund account.

Step 7. Don't forget to sign the application. Then make your first deposit check payable to the Treasury-only money fund and mail it with your new account materials. You should receive written confirmation of your deposit in the mail within a few days and a checkbook within about two weeks.

Step 8. Keep only a minimal amount in your local bank for petty cash and small, occasional checks.

Step 9. Use a major credit card for as many of your purchases as possible. Then, in order to avoid any interest charges, pay off your credit card, in full, each month with one check written from your Treasury-only money fund.

Step 10. To maximize your total safety and liquidity, transfer the bulk of your cash funds to the Treasury-only money fund account. These can include any investment funds you wish to keep liquid and available for upcoming opportunities, as well as most of your regular spending money and most of your keep-safe savings.

Step 11. Write all of your checks that are above the fund's per-check minimum from the Treasury-only money fund account. These could include

checks for paying your mortgage, rent, monthly credit card bills, utility bills and any large purchases at establishments that give you a better price for non-credit card purchases.

Step 12. If you need a large amount of cash or want to buy traveler's checks, just call your Treasury-only money fund and give them instructions to transfer the money to your local bank. In most cases, if you call before 3 PM Eastern Time, you should have the funds in your account the next business day.

Step 13. At most funds, you may deposit your salary and any checks payable to you directly into your account. Just endorse the checks with your signature on the reverse side and include the words "for deposit to," followed by your account number at the fund. Then simply mail your deposit to the fund. (You may use the deposit slip and envelope that most funds provide you with your monthly statement.)

As always, *do not send cash in the mail*. If you have cash deposits, make them at your local bank and then send the funds to your Treasury-only money fund via either a check or wire transfer.

If you want to know if your check has cleared your fund and you don't want to wait for the written confirmation in the mail, just call the fund's shareholder services at its toll-free number.

You will receive monthly statements from the fund showing all your checking transactions, plus any other activity including deposits, dividend income credits, etc. (Note: Canceled checks are not usually returned to you automatically, unless you specifically ask for them.)

That's it! With these steps, you will now have superior safety overall, significantly greater effective yields, greatly reduced bank charges and maximum liquidity.

4. What To Do With Your 401k

Many people confuse two separate questions:

- The first and most urgent question is: What **investments** do you own?
- The second question is: What the kind of **account** are you using to buy those investments?

Let's begin with the investments: With the exception of certain kinds of accounts guaranteed by insurers or others, if your investments are going *down* in value, you risk losing money regardless of what kind of account you have them in.

And based just on what we've seen so far, depending on what investment choices you made, your retirement could be cut half — or worse. Therefore, we disagree with those who recommend you hold the stock mutual funds in your 401k and just keep buying more on the way down. You cannot afford that risk. Instead, follow these steps ...

Step 1. Get from your employer or 401k manager the list of options available in your 401k.

Step 2. Pick out the safest one, as follows:

- First choice: Treasury-only money market fund. (Unfortunately, these are rarely offered in 401ks.)
- Second choice: A government-only money market fund, if your 401k has one. If not ...
- Third choice: A standard money market fund.
- Fourth choice: An income or bond fund that invests exclusively in U.S. government notes and bonds and nothing in corporate bonds.
- Fifth choice: An income or bond fund that invests mostly in U.S. government notes and bonds and as little as possible in corporate bonds.

In sum, favor government paper over corporate or bank paper, and favor short term over long term.

Step 3. Shift all of your money to the safest fund. If you're concerned the market has just plunged and you are selling at the wrong time, shift 50% immediately and the balance when the stock market enjoys a rally.

This is not a permanent solution. Later, when the dust has settled and the coast is clear, you can start shifting back to equities. But at this point, no one knows where the bottom in the market might be. So it's better to be safe than sorry.

Step 4. Unless you may be short of cash, continue adding to your 401k normally. Just make sure all new funds are invested in the safest choice you

selected in Step 2. In this way, you can continue to take advantage of your company's matching program and your money can continue to grow without the drag of taxes.

Follow the same general approach with IRAs, 529 savings plans and other tax-protected plans. These offer the additional advantage of allowing you to buy short-term Treasuries or a Treasury-only money market fund.

5. How to Get Rid of Risky Stocks Despite What Your Broker May Say

If you haven't done so already in response to our many earlier warnings, you'd better sell — or hedge against — your risky stocks *now*. If you don't, be prepared to suffer far deeper losses.

One way is to ignore what everyone thinks or says, call your broker and issue one, four-letter instruction: "SELL."

Sound too simple? Perhaps. But compared to sitting back passively and letting your retirement be destroyed by a long or deep bear market, it's actually the lesser of the evils.

Worried that you may be selling at exactly the wrong time? Then, as with your 401k, sell half at the market, reducing your exposure to risk immediately. Next, wait for an intermediate rally to sell the balance.

But beware: No matter how much you seek to sell or when, most brokers will try to talk you out of it. They have a hidden agenda. They want to keep you as a customer; and they know that, once customers sell their stocks, they often close their brokerage accounts.

With this in mind, many brokers have been trained with up to seven sales pitches designed to keep you in the market come hell or high water.

Broker Pitch #1: "Buy more." Their argument goes something like this: "Your stock is now selling at bargain prices. So if you didn't already own 100 shares, you'd probably be thinking about buying — not selling. Instead, why not double down and take advantage of dollar-cost averaging?"

The more likely result in a bear market: Every time your stock falls by another \$1 per share, instead of losing just \$100, you'll be losing \$200.

Broker Pitch #2: “Hold for a recovery!” They argue that the “market will inevitably recover,” that the “recovery is always bigger and better than any near-term decline,” and that you should therefore “always invest for the long term.”

The reality: Bear markets can last for many years. It could take still longer for the averages to recover to current levels. During all those years, your money is dead in the water. And don’t forget: If the company goes out of business, your stock will be worthless and will *never* recover.

Broker Pitch #3: “You can’t afford to take a loss.” If you insist on selling, brokers often come back with this approach: “Your losses are just on paper right now. So if you sell, all you’ll be doing is locking them in. You can’t afford to do that.”

What they don’t tell you is that there is no fundamental difference between a paper loss and a realized loss. Nor do they reveal that the Securities & Exchange Commission (SEC) requires brokers themselves to value the securities they hold in their own portfolio at the current market price — to recognize the losses as real whether they’ve sold the securities or not.

Broker Pitch #4: “You can’t afford to take a profit and pay the taxes.” If you’ve got a profit in a stock, they say: “All you’ll be doing is writing a fat check to Uncle Sam. You can’t afford to do that.”

The reality: Although it’s not shown on your brokerage statement, the true value of your portfolio is *net* of taxes. So whether you or your heirs pay those taxes now or in the future is mostly a difference of timing. And if our next president approves legislation to raise capital gains taxes next year, it could actually cost you more. Besides, which would you prefer — paying some taxes on profits or paying no taxes on losses?

Broker Pitch #5: The “don’t be a fool” argument. “Stocks look very cheap now and we’re very close to rock bottom,” goes the script. “We may even be right *at* the bottom. If you sell now, three months from now, you’ll be kicking yourself. Don’t be a fool.”

The truth: Brokers don’t have the faintest idea where the bottom is. Nor does anyone at their firm. And they know darn well that stocks do not hit bottom just because they *look* cheap. Worse, for their own accounts, brokers and their affiliates have been — and are likely to continue — liquidating shares, often targeting precisely the same shares they pitch to their customers.

Broker Pitch #6: “The market is turning.” If the market enjoys an intermediate bounce, which it certainly will at some point soon, this pitch is invoked. “Look at this big rally!” they say. “Your shares are finally starting to come back. After waiting all this time, are you sure you want to run away *now* — just when things are starting to turn around in your favor?”

The truth: In a bear market, intermediate rallies actually give you the best opportunity to sell. Often, they’re stimulated by government efforts to bail out companies or stimulate the economy. If so, those can be even *better* selling opportunities.

Broker Pitch #7: The last ace-in-the hole in the broker’s arsenal of pitches is the patriotic approach. “Do you realize,” they’ll say, “what could happen if *everyone* does what you’re talking about doing? That’s when the market would *really* nosedive. But if you and millions of other investors would just have a bit more faith in our economy — in our country — then the market will recover and everyone will come out ahead.”

The truth: Locking up precious capital in sinking enterprises is not exactly good for our country. Better to safeguard the funds and reinvest them in better opportunities at a better time.

6. What to Do About Your Not-So-Risky Stocks

Not all stocks are created equal. In a prolonged bear market,

- some fall more than the stock averages,
- some fall less, and ...
- a very small number of stocks can actually buck the trend, moving higher as the rest of the market falls.

If you have stocks that your money manager or broker insist are in the latter two categories, and he makes a strong case for holding them, then it may make sense to do so.

But even with these special situations, you *still* could be vulnerable to significant losses for four reasons:

- Investors need cash and sell even the best stocks to raise funds ...
- Investors suffer large losses in the rest of their portfolio and take profits in their best stocks to help offset the loss ...

- Fear overcomes logic and investors throw out the baby with the bathwater, and/or ...
- Deflation drives down the price of all assets, including the best stocks.

Each or all of these situations can drive down the value of your stocks, no matter how good the companies may be. Therefore, if you've decided to hold them, you will need a hedge — an investment that's designed to go up when stocks go down.

There are four vehicles available for hedging your stock portfolio. Here they are, listed from least risky to most risky:

1. Buying inverse ETFs. This is recommended for most investors who decide to continue holding stocks in their portfolio despite a bear market.
2. Spending small amounts of money on put options. This is recommended for investors with some risk capital available.
3. Selling short individual stocks. Not recommended.
4. Selling short stock futures. Not recommended.

For detailed instructions on inverse ETFs and how to use them, our free report, [How to Protect Your Stock Portfolio From the Spreading Credit Crunch](#)⁴, is currently available for your immediate download.

7. More, Equally Urgent Information on Bear Markets

For more free information on bear market strategies that's equally urgent, refer to:

- [Bear Market Defense Forum Part 1](#)⁵ and [Part II](#)⁶, 10-01-08. "The spreading financial crisis has us in the clutches of a tough bear market in stocks ... In the second part of this presentation, we discuss the Weiss Bear Strategy."

⁴ http://www.moneyandmarkets.com/wp-content/uploads/2008/07/MAM767_Special_Report.pdf

⁵ <http://www.moneyandmarkets.com/bear-market-defense-forum-transcript-26212>

⁶ <http://www.moneyandmarkets.com/bear-market-defense-forum-transcript-part-ii-26513>

- [Last Chance for the Truth](#)⁷, 9-28-08. "You cannot wait to see how long Wall Street's celebration will last or how soon Washington's plan will fail. You must take protective action now."
- [No Bailout May Be Big Enough to Bring a Quick End to This Bear Market](#),⁸ 9-22-08. "Bust follows boom in financial markets like night follows day."
- [Warning: Nasty Surprises Coming Next Week](#),⁹ 9-21-08. Brace yourself for "a few nasty surprises, shocks and wake-up calls coming as early as next week: The fear factor. The selling stampede ..."
- [Washington declares war on debt crisis! Urgent Q&A](#),¹⁰ 9-19-08. "Is this the signal to jump back into stocks? No. For stocks that are vulnerable to a credit crisis and an economic decline, this is a signal to SELL. And for those who are looking for a hedge or profit opportunity for the next big decline, this is an ideal opportunity to get started."
- [Dow plunges 504! Here's what's next](#),¹¹ 9-15-08. "You'll soon hear the Wall Street pundits arguing that this is the 'climactic capitulation' that will end the decline. Don't fall for it! In reality, the Dow is still not far from its all-time peaks, with a lot further to fall. Our forecast is unchanged: 7200 on the Dow."
- [Unthinkable Truth; Undeniable Reality](#),¹² 7-28-08. "They'd have you believe they can outlaw the cycle of boom and bust ... repeal the law of supply and demand ... even freeze the march of time. In the real world, of course, no government in history has ever been able to do anything of the kind, and they know it. Why? Because, behind the façade of their feel-good happy talk and beneath the thin veneer of their Pollyanna optimism, nearly every single one of our leaders — including Bernanke and Paulson, Democrats and Republicans — is really a gloom-and-doom pessimist in disguise."
- [The Great American Nightmare](#),¹³ 7-21-08. "This is the first stage of the dangerous bear market we've been warning you about."

⁷ <http://www.moneyandmarkets.com/last-chance-for-the-truth-26156>

⁸ <http://www.moneyandmarkets.com/no-bailout-may-be-big-enough-to-bring-a-quick-end-to-this-bear-market-26002>

⁹ <http://www.moneyandmarkets.com/warning-nasty-surprises-coming-next-week-25972>

¹⁰ <http://www.moneyandmarkets.com/washington-declares-war-on-debt-crisis-urgent-q-a-25936>

¹¹ <http://www.moneyandmarkets.com/dow-plunges-504-heres-whats-next-27498>

¹² <http://www.moneyandmarkets.com/unthinkable-truth-undeniable-reality-2-25408>

¹³ <http://www.moneyandmarkets.com/the-great-american-nightmare-3-25380>

- [How to Prepare for the NEXT Panic](#),¹⁴ 7-07-08. “When another collapse is about to begin,’ Dad warned, ‘they’re not going to ring any bells. Few investors will see it coming, fewer still will take protective action, and almost everyone will get caught in the melee. Don’t let that happen to our subscribers!’ But today, the bells *are* finally ringing and doing so loudly.”

8. Want to Stick With Banks? Here Are the Risks

When a bank goes under, the FDIC steps in, finds a merger partner or takes it over. This can be a quick process. But sometimes it may not be. We see three possible situations:

Situation #1. You are a shareholder in a bank that’s failing. In this situation, you will probably lose all or most of your money whether the government tries to bail the bank out or it’s allowed to fail and is taken over by the FDIC.

Situation #2. You are an insured depositor. You’ve got savings or checking accounts with the bank and they are under the FDIC insurance limit. In normal times, even if your bank fails, your savings should be secure and available at any time.

However, in the event of a national bank holiday, even if your bank has *not* failed, you may be denied access to most or all of your funds for an unknown period of time. We hope that time period would be very short — just a few days. But it could be more, or it could happen more than once.

Situation #3. You have deposits with a bank that are over and beyond the FDIC insurance limits. Or you have bought bank bonds or bank debentures. In most bank failures, you will suffer losses. And even with so-called “too-big-to-fail” banks, you could suffer severe losses as well. Do not count on the government to cover uninsured deposits, bonds or other debts.

To reduce your risk, avoid bank stocks and bank debentures or bonds. Keep your deposits under the FDIC insurance limit. And put the bulk of your funds in short-term Treasury securities bought directly from the U.S. Treasury Department or through a Treasury-only money market fund.

And for double protection, if you must do business with a bank, always use a strong institution regardless of insurance protection or other guarantees.

¹⁴ <http://www.moneyandmarkets.com/how-to-prepare-for-the-next-panic-3-25324>

9. How To Find a Strong Bank

Step 1. First, become familiar with this ratings scale:

A = excellent

B = good

C = fair

D = weak

E = very weak

+ = the upper third of each grade range

- = the lower third of each grade range

Step 2. Find your bank in our list of [Weakest Banks and Thrifts in the U.S.](#) or in our list of [Strongest Banks and Thrifts in the U.S.](#) For your convenience, they are listed in alphabetical order. Or you can use a search function on your screen (such as the F4 key in MS Internet Explorer or the "Find" function in Adobe Reader).

Step 3. If you cannot find your bank or thrift in one of our lists below ...

- Go to www.TheStreet.com.
- At the home page, in the menus in the upper right, you'll see the item "PORTFOLIO & TOOLS." Pull down that menu and select "Banks & Thrifts Screener."
- This will take you to a new page with the bank screener, and you'll see a box on the left-hand side to fill in your bank information. To narrow the search, type in the state if you have it. Then, under **Bank name**, type in strictly the FIRST name of the bank with no spaces. (If you type in more than the first name, the program will probably *not* find your bank.)
- A list of banks with their ratings should appear to the right of the data entry box.

Step 4. When you have your bank's rating, follow these guidelines:

- If your bank is rated **B- or higher**, it implies your bank's relative safety is "good" or better.
- If your bank is rated **D+ or lower**, it's a red flag. Seriously consider moving your money elsewhere, while weighing the cost of any interest penalties. For *uninsured* deposits, the interest penalty is a small price to

pay for safety. For insured deposits, it will depend on how much you value your peace of mind.

- If your bank is rated **C-**, **C** or **C+**, it's a yellow flag. Monitor the rating every three months or so to make sure it has not been downgraded below **C-** (to **D+** or lower).

Step 5. If you're shopping for a new bank, favor institutions with a rating of **B+** or better. Refer to our list of the [Strongest Banks and Thrifts in the U.S.](#) Or ...

- Return to [Bank and Thrift Screener](#),¹⁵
- Under **State**, select your state,
- Under **Rating**, select **B**,
- To the right of the rating, select "or higher,"
- Then, on the list to the right, under "**display**," set the number of banks to be listed to 100.
- From the list displayed to the right, look for banks with a rating of **B+** or better. You may see some that you know have a branch near your home or place of work. Or search for the bank at [Google Maps](#).¹⁶

10. How Risky or Safe Is Your Insurance?

The risk you take with an insurance policy depends on two things: The type of policy you have and the relative strength or weakness of the insurance company. So here are the steps to follow ...

Step 1. Determine which broad category of policy you have. Generally speaking, there are three:

- **Cash-value policy.** These are the most affected by the failure of the insurer. They include fixed annuities and whole life, sometimes called universal life. Your funds go into the insurance company's own balance sheet, and if their balance sheet goes down, your savings can go down with it.

¹⁵ <http://www.thestreet.com/screener/index.html?src=ratingsindex&tab=3>

¹⁶ <http://maps.google.com/maps>

- **Variable annuities or variable life.** Your money does not become a part of the insurance company's portfolio. Instead, it goes into *separate* accounts. Like in a 401k, your money is actually invested in mutual funds. And like the 401k, you should check which funds you currently have, check their menu of choices and switch to the safest ones.
- **Term insurance — life, health, auto, home, etc.** Your risk is greatly reduced because you're paying strictly for the insurance. Your savings are not tied up.

Step 2. Become familiar with the rating scale below:

A = excellent

B = good

C = fair

D = weak

E = very weak

+ = the upper third of each grade range

- = the lower third of each grade range

Step 3. Find your insurer in our list of [Weakest Health, Life and Annuity Insurers in the U.S.](#) or in our list of [Strongest Health, Life and Annuity Insurers in the U.S.](#) For your convenience, they are listed in alphabetical order. Or you can just use the search function on your screen.

Step 4. Our lists do not include property and casualty insurers. Nor do they include very small insurers or those that are rated "fair" (C+, C and C-). So if you cannot find your insurer in one of the lists below:

1. Go to www.TheStreet.com.
2. On the home page menus in the upper right, you'll see an item called "PORTFOLIO & TOOLS." Pull down that menu and select "Insurers and HMOs Screener."
3. This will take you to a new page with the insurer screener, and you'll see a box on the left-hand side to fill in the needed information.
4. Under **Company Type**, select ...
 - Life & Health — for life, health and annuity insurers
 - Property & Casualty — for auto, home or business insurance
 - HMOs — for Health Maintenance Organizations

5. Then, under **Insurer name**, type in strictly the FIRST name of the insurer with no spaces.
6. A list of insurers plus their ratings should appear to the right of the data entry box.

Step 5. When you have your insurance company's rating, follow these guidelines:

- If your insurer is rated **B- or higher**, it implies no further action is needed under normal circumstances.
- If your insurer is rated **D+ or lower**, it's a red flag. Unless you must have the coverage and your personal situation would disqualify you from an alternate policy, seriously consider canceling the policy and, if you still need the insurance, shifting to another company. In tax-protected plans, make sure your agent helps you make the transfer without tax consequences.
- If your insurer is rated **C-, C or C+**, it's a yellow flag. Monitor the rating periodically to make sure it has not been downgraded below C- (D+ or lower).

Important: No matter what kind of policy you have, seek to do business only with strong insurers. Reason: If your insurer fails and you have to switch to a new company, you may not be able to get a similar policy or, if your situation has changed, you may not qualify for the insurance.

Step 6. If you're shopping for a new insurance company, favor those with a rating of **B+** or better. Refer to the [Strongest Life & Health plus Property & Casualty Insurers in the U.S.](#) Or ...

1. Return to [Insurers and HMOs Screener](#)¹⁷
2. Under **Company Type**, select:
 - Life & Health — for life, health and annuity insurers
 - Property & Casualty — for auto, home and business insurance
 - HMOs — for Health Maintenance Organizations

¹⁷ <http://www.thestreet.com/screener/index.html?src=ratingsindex&tab=4>

3. Under **Rating**, select **B**
4. To the right of the rating, select "**or higher**"
5. On the list to the right, under "**display**," set the number of insurers to be listed to 100.
6. From the list displayed to the right, look for insurers with a rating of B+ or better. Most insurers are licensed to do business in many states. So you are not restricted to insurers that are domiciled in your state.

Important: Beware of the many pitfalls in long-term care insurance. We have received a multitude of questions from readers on this topic. They ask: "Who will care for them in their golden years? How will they cover the cost? Is long-term care insurance really such a good deal as salespeople say it is? For the answers download our free special report, [Weiss Research's Step-by-Step Guide to Long-Term Care](#).¹⁸

11. Money Market Funds Investing in Short-Term U.S. Treasury Securities or Equivalent

American Century Capital Preservation Fund

(800) 345-2021

www.americancentury.com

Symbol: CPFXX

Cavanal Hill US Treasury Fund

(800) 762-7085

www.cavanalhillfunds.com

Symbol: APGXX

BB&T US Treasury Money Market Fund/Trust Shares

(800) 228-1872

www.bbtffunds.com

Symbol: BBUXX

Citi US Treasury Reserves*

800-625-4554

www.leggmason.com

Symbol: CISXX

¹⁸ http://www.moneyandmarkets.com/files/documents/SPR0029_Step-by-Step_Guide%20Long-Term_Care.pdf

Dreyfus 100% US Treasury Money Market Fund

(800) 645-6561

www.dreyfus.com

Symbol: DUSXX

Evergreen Treasury Money Market Fund, Class A*

(800) 343-2898

<http://www1.evergreeninvestments.com>

Symbol: ETAXX

Fidelity US Treasury Money Market Fund*

(800) 343-3548

<https://www.fidelity.com/>

Symbol: FDLXX

First American US Treasury Money Market Fund*

(800) 677-FUND

www.firstamericanfunds.com

Symbol: FOEXX

Gabelli US Treasury Money Market Fund

(800) 422-3554

www.gabelli.com

Symbol: GABXX

Huntington US Treasury Money Market Fund Trust

(800) 253-0412

www.huntingtonfunds.com

Symbol: HTTXX

JPMorgan 100% US Treasury Securities Money Market Fund*

(800) 480-4111

www.jpmorganfunds.com

Symbol: HTSXX

RMK Select Treasury Money Market Fund

(800) 564-2188

<http://www.morgankeegan.com>

Symbol: FITXX

Schwab US Treasury Money Fund

(800) 435-4000

www.schwab.com

Symbol: SWUXX

T. Rowe Price US Treasury Money Fund

(800) 225-5132

www.troweprice.com

Symbol: PRTXX

US Treasury Money Fund of America

(800) 421-0180

www.americanfunds.com

Symbol: UTAXX

US Treasury Securities Cash Fund

(800) 873-8637

www.usfunds.com

Symbol: USTXX

Vanguard Admiral Treasury Money Market Fund*

(800) 662-7447

www.vanguard.com

Symbol: VUSXX

Vanguard Treasury Money Market Fund*

(800) 662-7447

www.vanguard.com

VMPXX

Weiss Treasury Only Money Market Fund

(800) 242-8092

www.tommf.com

Symbol: WEOXX

* As of early 2009, these money market funds were temporarily not accepting new investors.

12. Weakest Banks and Thrifts in the U.S.

Distributed by: Weiss Research, Inc., www.MoneyandMarkets.com

Source of Financial Strength Ratings: TheStreet.com Ratings, www.TheStreet.com.

Data source: FDIC's Call Reports and OTS' Thrift Financial Reports of January 30, 2009, reflecting bank and thrift data filed September 30, 2008.

Selection criteria for the table below: U.S. commercial banks, savings banks, S&Ls and other thrifts with total assets of \$500 million or more and with a rating of D+ or lower.

Name	City	State	TheStreet.com	Total
			Rating	Assets (\$millions)
1st Centennial Bk	Redlands	CA	E	\$938
1st United Bk	Boca Raton	FL	D+	\$622
Advantage Bk	Cambridge	OH	D+	\$1,024
Affinity Bk	Ventura	CA	D-	\$1,248
Alliance Bank	Lake City	MN	D	\$702
Alliance Bk	Culver City	CA	E-	\$1,112
Alliance Bk Corp	Fairfax	VA	D-	\$552
Allstate Bk	Vernon Hills	IL	D+	\$932
Amboy Bank	Old Bridge	NJ	D-	\$2,576
Amcore Bk NA	Rockford	IL	D-	\$5,001
American Bk	St Paul	MN	D-	\$674
American Bk	Rockville	MD	D+	\$523
American Bk North	Nashwauk	MN	D+	\$632
American Bk of Commerce	Wolfforth	TX	D	\$672
American Founders Bk Inc	Frankfort	KY	D-	\$510
Americanwest Bk	Spokane	WA	E+	\$1,989
Ameriprise Bank, FSB	New York	NY	D-	\$1,454
Amtrust Bank	Cleveland	OH	D-	\$16,537
Anchor MSB	Aberdeen	WA	D	\$645
Anchorbank FSB	Madison	WI	D-	\$4,788
Appalachian Community Bk	Ellijay	GA	D+	\$1,036
Archer Bk	Chicago	IL	D	\$543
Artisans Bk	Wilmington	DE	D+	\$596
Avidia Bank	Hudson	MA	D	\$954
Banco Popular de Puerto Rico	San Juan	PR	D	\$25,937
Banco Popular North America	New York	NY	D	\$12,802
Banco Santander PR	San Juan	PR	D	\$7,953
Bank of American Fork	American Fork	UT	D+	\$881
Bank of Blue Valley	Overland Park	KS	D-	\$774
Bank of Choice	Arvada	CO	D-	\$1,160
Bank of East Asia USA NA	New York	NY	D-	\$801
Bank of Florida - Southeast	Fort Lauderdale	FL	D+	\$521
Bank of Florida-Southwest	Naples	FL	D-	\$771
Bank of Granite	Granite Falls	NC	D-	\$1,127
Bank of Miami, NA	Coral Gables	FL	D	\$698
Bank of North Georgia	Alpharetta	GA	D+	\$5,532
Bank of the Carolinas	Mocksville	NC	D	\$571
Bank of the Cascades	Bend	OR	D-	\$2,408
Bank Trust	Mobile	AL	D+	\$2,088

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
BankAtlantic	Fort Lauderdale	FL	D	\$6,038
BankUnited FSB	Coral Gables	FL	E-	\$14,456
Banner Bk	Walla Walla	WA	D+	\$4,442
Baraboo NB	Baraboo	WI	D-	\$704
Barclays Bank Delaware	Wilmington	DE	D+	\$11,009
Barnes Bkg Co	Kaysville	UT	D	\$841
Baylake Bk	Sturgeon Bay	WI	D	\$1,076
Beach Community Bk	Fort Walton Bch	FL	D-	\$663
Beach First NB	Myrtle Beach	SC	D+	\$661
Beacon Federal	E Syracuse	NY	D+	\$1,008
Berkshire Bk	New York	NY	E-	\$917
BPD Bk	New York	NY	D	\$612
Bradford Bank	Baltimore	MD	E-	\$512
Bridgeview Bk Group	Bridgeview	IL	D+	\$1,422
Broadway Bk	Chicago	IL	D-	\$1,236
Buckhead Community Bk	Atlanta	GA	D-	\$925
Builders Bk	Chicago	IL	D-	\$515
Business Bk of St Louis	Clayton	MO	D	\$527
California NB	Los Angeles	CA	D-	\$6,357
Capitalbank	Greenwood	SC	D	\$788
CapitalSouth Bank	Birmingham	AL	E	\$695
Carolina First Bk	Greenville	SC	D+	\$13,657
Carver FSB	New York	NY	D-	\$787
Central Co-Op Bk	Somerville	MA	E+	\$541
Central National B&T of Enid	Enid	OK	D	\$520
Central Pacific Bk	Honolulu	HI	D	\$5,492
Century Bk FSB	Sarasota	FL	E	\$926
Chevy Chase Bk FSB	McLean	VA	D	\$15,405
ChinaTrust Bk USA	Torrance	CA	D-	\$2,607
Citibank NA	Las Vegas	NV	C-	\$1,207
Citizens Financial Bank	Hammond	IN	D	\$1,112
Citizens First Svg BK	Port Huron	MI	E+	\$2,023
City Bk	Lynnwood	WA	D	\$1,324
City Bk	Lubbock	TX	D+	\$1,867
CNLBank	Orlando	FL	D+	\$1,192
Cole Taylor Bk	Chicago	IL	D-	\$4,065
College Svgs Bk	Princeton	NJ	D-	\$640
Colorado East B&T	Lamar	CO	D+	\$813
Columbia River Bk	The Dalles	OR	E+	\$1,149
Community B&TC	Sheboygan	WI	D+	\$643
Community Bk	Loganville	GA	F	\$635
Community Bk of Nevada	Las Vegas	NV	D-	\$1,639
Community Central BK	Mt Clemens	MI	D-	\$552
Community South Bk	Parsons	TN	D+	\$672
Community St Bk NA	Ankeny	IA	D	\$662
Community West Bk	Goleta	CA	D	\$640
Communityone Bank, NA	Asheboro	NC	D+	\$2,069
Compass Bank	Birmingham	AL	D+	\$61,491

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Conestoga Bank	Chester Springs	PA	D	\$715
Cooperative Bk	Wilmington	NC	D-	\$982
Corus Bk NA	Chicago	IL	D-	\$8,427
Countrywide Bank, FSB	Alexandria	VA	D-	\$109,103
County Bk	Merced	CA	E-	\$1,853
Cowlitz Bk	Longview	WA	D+	\$564
Crescent B&TC	Jasper	GA	D	\$1,038
Crescent B&TC	New Orleans	LA	D+	\$616
Darby B&TC	Vidalia	GA	D+	\$797
Delaware County B&TC	Lewis Center	OH	D+	\$706
Desert Hills Bk	Phoenix	AZ	D-	\$510
Doral Bank Puerto Rico	San Juan	PR	D-	\$8,701
Downey S&LA FA	Newport Beach	CA	F	\$12,779
E*Trade Bank	Arlington	VA	D-	\$45,583
Eastern Svgs Bk FSB	Hunt Valley	MD	D	\$1,078
Equitable Bk SSB	Wauwatosa	WI	D-	\$551
Eurobank	San Juan	PR	D-	\$2,783
Exchange Bk	Santa Rosa	CA	D+	\$1,666
Farmers & Merchants Bk	Lakeland	GA	D-	\$582
Federal Trust Bank	Sanford	FL	E-	\$602
Fidelity Bank	Dearborn	MI	D-	\$1,076
Fidelity Bk	Norcross	GA	D+	\$1,758
Fifth Third Bk	Grand Rapids	MI	D+	\$53,865
First American Intl Bk	Brooklyn	NY	D+	\$592
First Bank of Beverly Hills	Calabasas	CA	D	\$1,265
First Bk	Creve Coeur	MO	D	\$10,796
First Bk Fncl Centre	Oconomowoc	WI	D	\$605
First Central Svgs Bk	Glen Cove	NY	E	\$698
First Commercial Bk of FL	Orlando	FL	D-	\$745
First Community Bk	Taos	NM	D	\$3,466
First Community Bk	Joliet	IL	D-	\$585
First Community Bk	Santa Rosa	CA	D+	\$657
First Federal Bank	Harrison	AR	D	\$790
First Federal Bank of CA FSB	Santa Monica	CA	D-	\$7,354
First FS&LA of Bucks Cty	Bristol	PA	D+	\$554
First Georgia Banking Co	Franklin	GA	D	\$832
First Independent Bk	Vancouver	WA	D+	\$1,003
First Mariner Bk	Baltimore	MD	D-	\$1,177
First NB in Edinburg	Edinburg	TX	D+	\$4,262
First NB of GA	Carrollton	GA	D-	\$889
First NB of the South	Spartanburg	SC	D-	\$856
First Place Bank	Warren	OH	D-	\$3,221
First Private B&T	Encino	CA	D+	\$585
First St Bk	Eastpointe	MI	D	\$696
First St Bk	Stockbridge	GA	D-	\$682
First Tennessee Bk NA	Memphis	TN	D-	\$32,587
First United B&TC	Durant	OK	D	\$1,941
FirstBank Florida	Miami	FL	D	\$944

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Firstbank of PR	San Juan	PR	D+	\$18,288
Flagstar Bk FSB	Troy	MI	D-	\$14,111
Florida Bank	Tampa	FL	D+	\$556
Florida Capital Bank, NA	Jacksonville	FL	E+	\$873
Florida Community Bk	Immokalee	FL	E+	\$962
Founders Bk	Worth	IL	D	\$964
Franklin Bk SSB	Houston	TX	F	\$5,089
Franklin FS&LA of Richmond	Glen Allen	VA	D+	\$957
Frontier Bk	Everett	WA	D	\$4,156
Geauga Svg Bk	Newbury	OH	D+	\$511
Georgia B&TC	Augusta	GA	D	\$1,251
Goldman Sachs Bk USA	Salt Lake City	UT	D	\$21,630
Great FL Bk	Miami	FL	D-	\$1,737
Guaranty B&TC	Denver	CO	D+	\$2,051
Guaranty Bank	Milwaukee	WI	D-	\$1,557
Guaranty Bk	Austin	TX	D+	\$15,183
H&R Block Bank	Kansas City	MO	D+	\$1,061
Hanmi Bk	Los Angeles	CA	D	\$3,759
Haven Trust Bank	Duluth	GA	F	\$560
Heartland Bk	Clayton	MO	D	\$899
Helm Bk	Miami	FL	D+	\$607
Highland Bk	St Michael	MN	D	\$627
Hillcrest Bk	Overland Park	KS	D-	\$1,882
Home FSB	Rochester	MN	D+	\$1,129
Home NB	Blackwell	OK	D	\$790
Home S&LC	Youngstown	OH	D	\$2,740
Homestreet Bk	Seattle	WA	D+	\$2,835
Horizon Bk	Bellingham	WA	D-	\$1,450
Huntington NB	Columbus	OH	D+	\$53,710
Illinois NB	Springfield	IL	D	\$531
Imperial Capital Bk	La Jolla	CA	D-	\$4,097
Independent Bk	Ionia	MI	D-	\$3,136
Inland B&T	Lake Zurich	IL	D-	\$1,114
Insouth Bk	Brownsville	TN	D	\$561
Inter Svgs Bk FSB	Maple Grove	MN	D-	\$858
Intervest NB	New York	NY	D-	\$2,108
Irwin Union Bk	Columbus	IN	D-	\$4,619
Irwin Union Bk FSB	Columbus	IN	D-	\$640
K Bk	Owings Mills	MD	D-	\$654
LaSalle Bank Midwest NA	Troy	MI	D+	\$37,563
Leaders Bk	Oak Brook	IL	D+	\$645
Lehman Brothers Bk FSB	Wilmington	DE	D+	\$7,190
Liberty Svgs Bk FSB	Wilmington	OH	D+	\$1,554
LibertyBank	Eugene	OR	D-	\$924
Lincoln Bank	Plainfield	IN	D+	\$829
Los Alamos NB	Los Alamos	NM	D+	\$1,411
Los Padres Bk	Solvang	CA	D+	\$1,204
Lowell Five Cents SB	Lowell	MA	D+	\$662

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Lydian Private Bank	Palm Beach	FL	D	\$2,000
M & I Bk FSB	Las Vegas	NV	E-	\$2,336
Macatawa Bk	Holland	MI	D-	\$2,192
Magna Bank	Brentwood	TN	D+	\$530
Magyar Bank	New Brunswick	NJ	D-	\$514
Marine Bk-Springfield	Springfield	IL	D+	\$628
Mercantil Commercebank, NA	Miami	FL	D+	\$6,266
Meridian Bank NA	Wickenburg	AZ	D+	\$2,085
Merrick Bank Corp	S Jordan	UT	D+	\$1,166
MetaBank	Storm Lake	IA	D	\$760
Metropolitan NB	Little Rock	AR	D+	\$1,665
Midcountry Bank	Marion	IL	D-	\$913
Mid-Missouri Bk	Springfield	MO	D	\$656
Midwest B&TC	Elmwood Park	IL	D+	\$3,569
Midwestone Bank	Iowa City	IA	D+	\$1,511
Millennium BCP Bank, NA	Newark	NJ	D-	\$828
Modern Bk, NA	New York	NY	D-	\$535
Mt Washington Co-Op Bk	S Boston	MA	D	\$560
Mutual Bk	Harvey	IL	D-	\$1,678
National City Bk	Cleveland	OH	D	\$141,501
Nevada Security Bk	Reno	NV	D-	\$555
New Century Bk	Chicago	IL	D-	\$551
New Frontier Bk	Greeley	CO	D+	\$2,028
New South FSB	Irondale	AL	D-	\$1,944
Newbridge Bank	Lexington	NC	D+	\$2,057
Nexity Bk	Birmingham	AL	D-	\$1,079
Norstates Bank	Waukegan	IL	D	\$692
Northeast Bk	Auburn	ME	D+	\$603
Northside Cmnty Bk	Gurnee	IL	D	\$551
Northwest Georgia Bk	Ringgold	GA	D+	\$593
NOVA Savings Bk	Berwyn	PA	D	\$520
Ocean Bk	Miami	FL	E+	\$4,439
Omni Bk	Metairie	LA	D	\$733
Omni NB	Atlanta	GA	E-	\$1,036
OmniAmerican Bank	Fort Worth	TX	D+	\$1,052
Oneida Svgs Bk	Oneida	NY	D+	\$550
Oriental B&TC	San Juan	PR	D+	\$5,557
Orion Bk	Naples	FL	D-	\$2,719
Pacific National Bank	San Francisco	CA	D	\$2,011
Pacific Trust Bk	Chula Vista	CA	D+	\$846
Palos B&TC	Palos Heights	IL	D-	\$523
Park Avenue Bk	Valdosta	GA	D	\$1,257
Park View FSB	Cleveland	OH	D	\$903
Patriot NB	Stamford	CT	D	\$904
Peninsula Bk	Englewood	FL	D-	\$607
Peoples Bk	Winder	GA	D+	\$518
Peoples Community Bank	W Chester	OH	E-	\$718
Peoples First Community Bk	Panama City	FL	D-	\$1,841

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
PFF B&T	Pomona	CA	F	\$3,714
Preferred Bk	Los Angeles	CA	D	\$1,448
Premier Bk	Medford	OR	D	\$1,470
Premier Bk	Jefferson City	MO	D-	\$1,500
Premier Bk-Maplewood	Maplewood	MN	D-	\$579
Presidential Bk FSB	Bethesda	MD	D	\$550
Prosperity Bk	St Augustine	FL	D+	\$1,010
Rainier Pacific Svgs Bk	Tacoma	WA	D+	\$840
Redding Bk of Commerce	Redding	CA	D	\$648
Reliance Bk	Des Peres	MO	D+	\$1,366
Republic Bk of Chicago	Oak Brook	IL	D	\$832
Republic Federal Bank, NA	Miami	FL	E	\$534
R-G Premier Bk of PR	San Juan	PR	D-	\$7,193
Riverbank MN	Wyoming	MN	D-	\$501
Riverside Bk of Gulf Coast	Cape Coral	FL	E-	\$554
Riverside NB of Florida	Fort Pierce	FL	D-	\$3,987
Royal Bk America	Narberth	PA	D-	\$1,077
Saehan Bk	Los Angeles	CA	D	\$887
San Diego NB	San Diego	CA	D-	\$3,031
San Joaquin Bk	Bakersfield	CA	D+	\$886
Savannah Bk NA	Savannah	GA	D+	\$639
Savings Bank of ME	Gardiner	ME	D+	\$957
Scotiabank DE PR	Hato Rey	PR	D-	\$1,554
Seacoast NB	Stuart	FL	D-	\$2,223
Seattle SB	Seattle	WA	D-	\$666
Security Bank of Bibb County	Macon	GA	D-	\$1,294
Security Pacific Bk	Los Angeles	CA	F	\$528
Security Svgs Bk FSB	Olathe	KS	D	\$680
Shinhan Bk America	New York	NY	D+	\$941
Shorebank	Chicago	IL	D+	\$2,368
Signature Bk of Arkansas	Fayetteville	AR	D+	\$648
Silverton Bank, NA	Atlanta	GA	D-	\$2,979
Southwest Bk	Fort Worth	TX	D+	\$638
Sovereign Bk	Wyomissing	PA	D-	\$73,453
St. Louis Bank	Town And Country	MO	D	\$541
Standard B&TC	Hickory Hills	IL	D+	\$2,249
State Farm Bk, FSB	Bloomington	IL	D-	\$16,415
Sterling B&T FSB	Southfield	MI	D-	\$664
Sterling Savings Bank	Spokane	WA	D-	\$12,131
Strategic Cap Bk	Champaign	IL	E	\$628
Summit Community Bk, Inc	Moorefield	WV	D	\$1,552
Sun American Bk	Boca Raton	FL	D-	\$655
Superior Bank	Birmingham	AL	E+	\$2,900
Teambank NA	Paola	KS	D-	\$653
Temecula Valley Bk	Temecula	CA	D	\$1,511
The PrivateBank	Bloomfield Hills	MI	D+	\$905
TIB Bank	Naples	FL	D	\$1,475
TierOne Bk	Lincoln	NE	D	\$3,210

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Tower B&TC	Fort Wayne	IN	D+	\$692
Toyota Financial Svgs Bk	Henderson	NV	D+	\$571
Tristate Capital Bank	Pittsburgh	PA	D+	\$887
Truman Bk	St Louis	MO	D-	\$500
Umpqua Bk	Roseburg	OR	D+	\$8,325
Union Bk	Kansas City	MO	D+	\$661
United Security Bank	Fresno	CA	D-	\$785
Unity Bancorp, Inc	Clinton	NJ	D+	\$864
Valley Bk	Moline	IL	D+	\$703
Vantus Bk	Sioux City	IA	D-	\$553
Venture Bk	Lacey	WA	D-	\$1,167
Viking Bk	Seattle	WA	D	\$575
Vineyard Bk, NA	Rnch Cucamonga	CA	E+	\$2,089
Wachovia Bank, FSB	Houston	TX	D+	\$33,220
Wachovia Bk NA	Charlotte	NC	D+	\$664,223
Wachovia Mortgage, FSB	N Las Vegas	NV	D+	\$67,058
Warren Bk	Warren	MI	E+	\$628
Washington First Intl Bk	Seattle	WA	D+	\$650
Waterstone Bank	Wauwatosa	WI	D-	\$1,890
West Coast Bk	Lake Oswego	OR	D-	\$2,557
Westernbank Puerto Rico	Mayaguez	PR	E-	\$16,788
Whitney NB	New Orleans	LA	D+	\$10,973

13. Strongest Banks and Thrifts in the U.S.

Distributed by: Weiss Research, Inc., www.MoneyandMarkets.com.

Source of Financial Strength Ratings: TheStreet.com Ratings, www.TheStreet.com.

Data source: FDIC's Call Reports and OTS' Thrift Financial Reports of January 30, 2009, reflecting bank and thrift data filed September 30, 2008.

Selection criteria for the table below: U.S. commercial banks, savings banks, S&Ls and other thrifts with total assets of \$500 million or more and with a rating of B+ or higher.

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Advanta Bk Corp	Draper	UT	A	\$2,654
Albany B&TC NA	Chicago	IL	A	\$526
Alerus Financial NA	Grand Forks	ND	B+	\$752
American Bk of Texas	Sherman	TX	B+	\$1,050
American Bk TX NA	Marble Falls	TX	B+	\$686
American Heritage Bk	Sapulpa	OK	A-	\$611
American NB&TC	Danville	VA	A	\$800
American St Bk	Lubbock	TX	A-	\$2,160
BancFirst	Oklahoma City	OK	A-	\$3,807
BancorpSouth Bk	Tupelo	MS	B+	\$13,294
Bank of Clarke Cty	Berryville	VA	B+	\$509
Bank of Commerce	Idaho Falls	ID	A+	\$742
Bank of Marin	Corte Madera	CA	B+	\$985
Bank of Smithtown	Smithtown	NY	B+	\$1,689
Bank of Stockton	Stockton	CA	A-	\$1,744
Bank of the Ozarks	Little Rock	AR	B+	\$3,058
Bank of the West	El Paso	TX	B+	\$724
Bank of Washington	Washington	MO	B+	\$694
BankPlus	Belzoni	MS	B+	\$2,144
Beal Bk NV	Las Vegas	NV	B+	\$2,472
Bessemer TC	Woodbridge Twp	NJ	A-	\$677
Bessemer Trust Co NA	New York	NY	A-	\$726
Broadway NB	San Antonio	TX	A+	\$1,812
Brookline Bank	Brookline	MA	A-	\$2,504
Burke & Herbert B&TC	Alexandria	VA	A	\$1,631
Cameron St Bk	Lake Charles	LA	A-	\$602
Centier Bank	Whiting	IN	A-	\$1,841
Central Valley Cmnty Bk	Fresno	CA	B+	\$524
Charter Bk Eau Claire	Eau Claire	WI	B+	\$506
Citizens 1st Bank	Tyler	TX	A	\$617
Citizens Bk	Elizabethton	TN	A-	\$606
Citizens Bk	Farmington	NM	B+	\$526
Citizens Bk	Philadelphia	MS	B+	\$695
Citizens NB	Sevierville	TN	B+	\$757
Citizens NB of Meridian	Meridian	MS	A-	\$1,153
City NB of Florida	Miami	FL	A+	\$2,796
City NB of WV	Charleston	WV	A-	\$2,438
Columbia Bk	Fair Lawn	NJ	B+	\$4,505

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Commercial Bk-Claiborne Cty	Harrogate	TN	A-	\$692
Community Bk	Pasadena	CA	B+	\$2,331
Community BK of Tri-Cty	Waldorf	MD	B+	\$675
Conway NB	Conway	SC	A-	\$854
CorTrust Bk NA	Mitchell	SD	B+	\$529
Custodial Trust Co	Princeton	NJ	A-	\$615
Deutsche Bk Tr Co DE	Wilmington	DE	A-	\$651
Dime Svgs Bk of Williamsburg	Brooklyn	NY	B+	\$3,759
Eastern Bk	Boston	MA	B+	\$6,464
El Dorado Svgs Bk FSB	Placerville	CA	A-	\$1,625
Evangeline B&TC	Ville Platte	LA	A-	\$565
Extraco Banks NA	Temple	TX	B+	\$1,065
Farmers & Merch Bk Ctrl CA	Lodi	CA	A-	\$1,650
Farmers & Merchants Bk	Long Beach	CA	A	\$3,578
Farmers St Bk	Marion	IA	A-	\$536
Fidelity Bk	Fuquay-Varina	NC	A-	\$1,443
First Arkansas B&T	Jacksonville	AR	A	\$521
First B&T East Texas	Diboll	TX	B+	\$679
First Bk	Troy	NC	B+	\$2,704
First Citizens B&TC	Columbia	SC	B+	\$6,091
First Citizens NB	Mason City	IA	A-	\$846
First Community Bk NA	Bluefield	VA	B+	\$1,946
First Constitution Bk	Cranbury	NJ	A-	\$513
First Farmers & Merchants Bk	Columbia	TN	A-	\$881
First Federal Bk of FL	Lake City	FL	A	\$612
First Financial Bank, NA	Abilene	TX	B+	\$1,069
First Financial Bk	Terre Haute	IN	A	\$2,234
First Financial Bk NA	Hamilton	OH	B+	\$3,499
First Hawaiian Bk	Honolulu	HI	A-	\$12,781
First Mid Illinois B&T NA	Mattoon	IL	B+	\$1,022
First National B&TC	Newtown	PA	A	\$610
First NB	Paragould	AR	A-	\$600
First NB	Hot Springs	AR	A-	\$695
First NB	Fort Pierre	SD	B+	\$588
First NB Alaska	Anchorage	AK	B+	\$2,496
First NB of Long Island	Glen Head	NY	A-	\$1,224
First NB of Palmerton	Palmerton	PA	A-	\$573
First NB of Pulaski	Pulaski	TN	B+	\$582
First NB of Santa Fe	Santa Fe	NM	B+	\$598
First NB of Shelby	Shelby	NC	A-	\$1,027
First NB of TN	Livingston	TN	A	\$547
First PREMIER Bk	Sioux Falls	SD	A	\$903
First Security Bk	Missoula	MT	A-	\$887
First Source Bk	S Bend	IN	B+	\$4,390
First St Community Bk	Farmington	MO	B+	\$929
Firstbank Southwest	Amarillo	TX	A-	\$681
Five Points Bk	Grand Island	NE	B+	\$507
Forcht Bank, NA	Lexington	KY	B+	\$1,053

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
FPC Financial FSB	Madison	WI	B+	\$1,837
Frost NB	San Antonio	TX	A-	\$14,136
Gate City Bk	Fargo	ND	A-	\$1,011
GE Capital Fncl	Salt Lake City	UT	A-	\$12,876
Glacier Bk	Kalispell	MT	B+	\$1,187
Glens Falls NB&TC	Glens Falls	NY	B+	\$1,438
Heartland B&TC	Bloomington	IL	B+	\$1,415
High Point B&TC	High Point	NC	B+	\$792
Hills B&TC	Hills	IA	B+	\$1,726
Home Federal Bank of TN	Knoxville	TN	B+	\$1,811
Hudson Valley Bank, NA	Stamford	CT	B+	\$2,289
International Bk/Cmmrce NA	Brownsville	TX	B+	\$836
Intrust Bk NA	Wichita	KS	A-	\$3,436
Inwood NB of Dallas	Dallas	TX	B+	\$1,368
Jersey Shore St Bk	Jersey Shore	PA	A-	\$622
LA Jolla Bk FSB	Rancho Santa Fe	CA	B+	\$3,751
Liberty Bk	Middletown	CT	A-	\$2,800
Luther Burbank Svgs	Santa Rosa	CA	B+	\$3,091
Manufacturers Bk	Los Angeles	CA	B+	\$2,108
Maspeth FS&LA	Maspeth	NY	A	\$1,359
Mechanics Bk	Richmond	CA	B+	\$2,740
National B&TC of Sycamore	Sycamore	IL	A-	\$557
National Bk of Blacksburg	Blacksburg	VA	A-	\$898
National Exchange B&TC	Fond Du Lac	WI	A	\$1,113
Nationwide Bank	Columbus	OH	A-	\$1,855
Needham Bk	Needham	MA	B+	\$894
Nodaway Valley Bk	Maryville	MO	B+	\$629
Northfield Bank	Staten Island	NY	A-	\$1,589
OptumHealth Bank, Inc.	W Valley City	UT	A	\$825
Parke Bk	Sewell	NJ	B+	\$564
Penn Security B&TC	Scranton	PA	A	\$636
Peoples Bk of Biloxi	Biloxi	MS	A-	\$870
People's United Bank	Bridgeport	CT	B+	\$17,364
Piedmont FSB	Winston-Salem	NC	B+	\$842
PriorityOne Bk	Magee	MS	B+	\$504
Prosperity Bk	El Campo	TX	B+	\$6,787
Provident Bk	Montebello	NY	B+	\$2,814
Prudential Bank & Trust, FSB	Hartford	CT	B+	\$1,558
RCB Bk	Claremore	OK	B+	\$1,201
Republic B&TC	Louisville	KY	B+	\$2,970
Rosedale FS&LA	Baltimore	MD	A+	\$602
Sallie Mae Bk	Murray	UT	B+	\$1,640
Savings Bk of Mendocino Cty	Ukiah	CA	B+	\$747
Security NB of Omaha	Omaha	NE	A-	\$600
Security NB of Sioux City IA	Sioux City	IA	B+	\$640
Silicon Valley Bk	Santa Clara	CA	A	\$7,462
Skagit St Bk	Burlington	WA	A-	\$573
Solvay Bk	Solvay	NY	B+	\$527

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Somerset Svgs Bk, SLA	Bound Brook	NJ	B+	\$598
South Side T&SB	Peoria	IL	A-	\$528
Southern B&TC	Mt Olive	NC	B+	\$1,196
State Bk of India (Calif)	Los Angeles	CA	B+	\$711
State Bk of Southern Utah	Cedar City	UT	A-	\$614
StellarOne Bank	Christiansburg	VA	B+	\$2,970
Stock Yards B&TC	Louisville	KY	B+	\$1,647
Sumitomo Tr & Bkg Co USA	Hoboken	NJ	A+	\$902
Texas B&TC	Longview	TX	B+	\$1,073
Time FSB	Medford	WI	B+	\$505
Torrington Svgs Bk	Torrington	CT	B+	\$727
Tri City NB	Oak Creek	WI	A	\$778
Tri Counties Bk	Chico	CA	A-	\$1,975
UMB Bank Colorado	Denver	CO	B+	\$846
UMB NB of America	Salina	KS	B+	\$598
Universal Bank	W Covina	CA	B+	\$508
Univest NB&TC	Souderton	PA	A-	\$2,029
Washington FS&LA	Seattle	WA	A-	\$11,576
Waukesha St Bk	Waukesha	WI	A	\$711
Western Security Bank	Billings	MT	B+	\$589
Wilshire St Bk	Los Angeles	CA	B+	\$2,384
Woodforest NB	Houston	TX	A-	\$2,748
World Financial Network NB	Columbus	OH	A	\$1,038
Wright Express Fin Svcs Corp	Salt Lake City	UT	A-	\$1,329
Yakima FS&LA	Yakima	WA	B+	\$1,421

14. Weakest Life & Health plus Property & Casualty Insurers in the U.S.

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Source of Financial Strength Ratings: TheStreet.com Ratings, www.TheStreet.com.

Data source: Statutory filings with state insurance commissioners, second quarter 2008; prepared January 30, 2009. Selection criteria for the table below: U.S. insurers with total assets of \$500 million or more and with a rating of D+ or lower.

Company	State	TheStreet.com Rating	Total Assets (\$)
ACA Financial Guaranty Corp	MD	D-	633,469,000
Ambac Assurance Corp	WI	D	12,437,821,000
American Physicians Asr Corp	MI	D+	838,092,000
Arrowood Indemnity Co	DE	D	2,772,742,000
Bankers Life & Cas Co	IL	D+	10,955,437,000
Brickstreet Mutual Ins Co	WV	E+	1,498,918,000
Catastrophe Reins Co	TX	E+	1,460,700,000
Clearwater Ins Co	DE	D	1,296,584,000
Coast National Ins Co	CA	D+	552,037,000
Colonial Penn Life Ins Co	PA	D+	705,388,000
Conseco Health Ins Co	AZ	D+	2,415,255,000
Conseco Ins Co	IL	D+	1,113,864,000
Conseco Life Ins Co	IN	D+	4,228,014,000
Conseco Senior Health Ins Co	PA	D+	3,411,560,000
Dorinco Reinsurance Co	MI	D	1,715,389,000
Financial Guaranty Ins Co	NY	D-	4,223,872,000
Finial Reins Co	CT	D	1,306,151,000
First State Ins Co	CT	E	961,176,000
Global Reins Corp Of America	NY	D-	572,464,000
Greenwich Ins Co	DE	D	898,693,000
Highlands Ins Co	TX	F	600,437,000
Indiana Old National Ins Co	VT	D	2,003,425,000
Jefferson National Life Ins Co	TX	D-	1,621,313,000
Lumbermens Mutual Cas Co	IL	E	1,528,468,000
Medical Liability Mutual Ins Co	NY	D+	4,894,839,000
Monarch Life Ins Co	MA	F	953,182,000
Mortgage Guaranty Ins Corp	WI	D+	7,577,045,000
Nuclear Electric Ins Ltd	DE	E+	5,116,280,000
Partner Reinsurance Co Of The Us	NY	D+	3,327,144,000
Penn Treaty Network America Ins Co	PA	F	1,022,722,000
Physicians Reciprocal Insurers	NY	E-	1,430,032,000

Company	State	TheStreet.com Rating	Total Assets (\$)
PMI Ins Co	AZ	D	564,186,000
PMI Mortgage Ins Co	AZ	D-	3,767,136,000
Princeton Ins Co	NJ	D+	1,000,915,000
Radian Guaranty Inc	PA	D	3,866,208,000
Republic Mortgage Ins Co	NC	D	1,917,552,000
SCOR Global Life Us Re Ins Co	TX	D+	1,958,167,000
SCOR Reinsurance Co	NY	D	1,487,570,000
Scottish Re Us Inc	DE	D	2,748,679,000
Seabright Ins Co	IL	D+	727,526,000
Standard Life Ins Co Of Indiana	IN	F	2,075,806,000
TIG Ins Co	CA	D	1,848,410,000
Triad Guaranty Ins Corp	IL	D+	1,029,169,000
Underwriters At Lloyds London	IL	E+	743,753,000
United Automobile Ins Co	FL	D-	528,179,000
United Guar Residential Ins Co Of NC	NC	D+	857,543,000
United Guaranty Residential Ins Co	NC	D+	2,219,027,000
Washington National Ins Co	IL	D+	2,358,763,000
Western United Life Asr Co	WA	F	812,526,000
Wilton Reassurance Life Co Of NY	NY	D-	1,203,432,000
XL Capital Asr Inc	NY	D	537,014,000
XL Ins America Inc	DE	D+	608,008,000

15. Strongest Life & Health plus Property & Casualty Insurers in the U.S.

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Source of Financial Strength Ratings: TheStreet.com Ratings, www.TheStreet.com.

Data source: Statutory filings with state insurance commissioners, second quarter 2008; prepared January 30, 2009. Selection criteria for the table below: U.S. insurers with total assets of \$500 million or more and with a rating of B+ or higher.

Company	State	TheStreet.com Rating	Total Assets (\$)
Acacia Life Ins Co	DC	A-	1,621,176,000
Alfa Life Ins Corp	AL	B+	1,054,760,000
Alfa Mutual Fire Ins Co	AL	A-	612,772,000
Alfa Mutual Ins Co	AL	B+	1,294,738,000
Allstate Ins Co	IL	A-	43,097,698,000
Allstate Life Ins Co	IL	A-	75,226,362,000

Company	State	TheStreet.com Rating	Total Assets (\$)
American Family Life Asr Co Of Colum	NE	B+	63,026,750,000
American Family Life Ins Co	WI	A+	3,959,988,000
American Fidelity Asr Co	OK	A	3,304,097,000
American Health & Life Ins Co	TX	B+	1,765,353,000
American Income Life Ins Co	IN	A-	1,778,080,000
American Modern Home Ins Co	OH	B+	920,257,000
American National Ins Co	TX	B+	14,283,453,000
American National Property & Cas Co	MO	A-	1,153,993,000
American United Life Ins Co	IN	A-	14,023,250,000
Ameritas Life Ins Corp	NE	A-	6,245,694,000
Amica Life Ins Co	RI	A-	937,853,000
Anthem Blue Cross Life & Health Ins	CA	B+	1,928,704,000
Assurity Life Ins Co	NE	B+	2,183,784,000
Auto-Owners Ins Co	MI	A	9,466,560,000
Auto-Owners Life Ins Co	MI	A	2,087,815,000
AXA Corporate Solutions Life Reins	DE	A-	884,035,000
Berkshire Life Ins Co Of America	MA	A	2,381,557,000
Bituminous Casualty Corp	IL	A-	757,027,000
Boston Mutual Life Ins Co	MA	B+	909,209,000
California State Auto Asn Inter-Ins	CA	A-	5,643,929,000
Canal Ins Co	SC	B+	1,218,532,000
Central Mutual Ins Co	OH	B+	1,243,897,000
Church Mutual Ins Co	WI	A	1,198,735,000
Cincinnati Ins Co	OH	A-	9,079,593,000
Columbus Life Ins Co	OH	B+	2,537,088,000
Commerce Ins Co	MA	B+	2,826,576,000
Cooperativa D Seguros Multiples D Pr	PR	A-	509,073,000
Cornhusker Casualty Co	NE	B+	720,666,000
Country Life Ins Co	IL	A+	7,376,820,000
Country Mutual Ins Co	IL	A	3,523,298,000
Cumis Ins Society Inc	IA	B+	1,369,244,000
Dairyland Ins Co	WI	A	1,262,931,000
Empire Fidelity Investments L I C	NY	A-	1,581,810,000
Erie Family Life Ins Co	PA	B+	1,561,175,000
Farm Bureau Life Ins Co	IA	B+	5,641,343,000
Farm Bureau Life Ins Co Of Michigan	MI	A-	1,727,926,000
Farm Bureau Mutual Ins Co	IA	A-	1,514,649,000
Farm Family Life Ins Co	NY	B+	1,021,045,000
Farmers Automobile Ins Asn	IL	B+	878,653,000
Federal Ins Co	IN	B+	29,883,510,000
Federated Life Ins Co	MN	A	942,619,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Federated Mutual Ins Co	MN	B+	3,900,954,000
Fidelity Investments Life Ins Co	UT	A	15,686,089,000
Fidelity Life Assn A Legal Reserve	IL	B+	525,146,000
First Investors Life Ins Co	NY	A-	1,245,967,000
Foremost Ins Co	MI	B+	2,047,018,000
Fort Dearborn Life Ins Co	IL	A	2,368,640,000
Frankenmuth Mutual Ins Co	MI	A	977,106,000
Geico Indemnity Co	MD	B+	4,732,183,000
General Re Life Corp	CT	B+	2,655,181,000
Georgia Farm Bureau Mutual Ins Co	GA	B+	786,431,000
Gerber Life Ins Co	NY	A-	1,497,493,000
Government Employees Ins Co	MD	B+	12,714,748,000
Government Personnel Mutual L I C	TX	B+	789,912,000
Grange Mutual Cas Co	OH	A-	1,633,286,000
Great Northern Ins Co	IN	B+	1,548,796,000
Great West Casualty Co	NE	A-	1,517,329,000
Guardian Life Ins Co Of America	NY	A	28,673,341,000
Hartford Fire Ins Co	CT	B+	25,615,002,000
Hartford Life & Annuity Ins Co	CT	B+	81,006,170,000
Hartford Underwriters Ins Co	CT	B+	1,604,103,000
Hastings Mutual Ins Co	MI	A+	617,659,000
Health Net Life Ins Co	CA	B+	734,606,000
Home-Owners Ins Co	MI	A	1,305,907,000
Illinois Mutual Life Ins Co	IL	A-	1,282,042,000
Interins Exch Of The Automobile Club	CA	A+	5,623,899,000
Jackson National Life Ins Co	MI	B+	74,839,554,000
John Hancock Life Ins Co	MA	A-	67,589,815,000
John Hancock Life Ins Co (USA)	MI	B+	123,132,813,000
John Hancock Life Ins Co Of NY	NY	A	7,260,755,000
Kentucky Farm Bureau Mutual Ins Co	KY	A	1,665,825,000
Lincoln Benefit Life Co	NE	B+	3,020,260,000
Lincoln Heritage Life Ins Co	IL	B+	603,590,000
London Life Reinsurance Co	PA	B+	1,227,495,000
Massachusetts Mutual Life Ins Co	MA	A	119,174,012,000
Mercury Casualty Co	CA	A-	2,411,780,000
Mercury Ins Co	CA	A	1,498,697,000
Merit Life Ins Co	IN	B+	1,112,958,000
Merrimack Mutual Fire Ins Co	MA	A-	876,092,000
Metlife Ins Co Of Ct (Accident Dept)	CT	B+	67,580,431,000
Metropolitan Life Ins Co	NY	B+	303,918,662,000
Metropolitan Property & Cas Ins Co	RI	B+	5,266,434,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Midland National Life Ins Co	IA	A-	25,313,627,000
Minnesota Life Ins Co	MN	A-	22,980,946,000
MML Bay State Life Ins Co	CT	A-	4,516,516,000
Motorists Mutual Ins Co	OH	B+	1,249,286,000
MTL Ins Co	IL	B+	1,302,866,000
Mutual Ins Co Of AZ	AZ	B+	899,445,000
Mutual Of America Life Ins Co	NY	B+	12,440,237,000
Mutual Of Omaha Ins Co	NE	A-	4,680,866,000
National Benefit Life Ins Co	NY	A-	721,073,000
National Guardian Life Ins Co	WI	A-	1,537,907,000
National Integrity Life Ins Co	NY	B+	3,826,259,000
National Liability & Fire Ins Co	CT	A-	1,175,737,000
Nationwide Life Ins Co	OH	B+	91,642,968,000
Nationwide Life Ins Co Of America	PA	B+	6,018,597,000
Nationwide Mutual Fire Ins Co	OH	B+	4,376,233,000
New York Life Ins & Annuity Corp	DE	A	74,570,242,000
New York Life Ins Co	NY	A	122,644,091,000
New York Marine & General Ins Co	NY	A-	607,677,000
North Carolina Farm Bu Mutual Ins Co	NC	A-	1,617,133,000
Northwestern Mutual Life Ins Co	WI	A	158,294,730,000
Ohio National Life Asr Corp	OH	B+	2,740,000,000
Old Republic General Ins Corp	IL	A-	965,506,000
Old Republic Ins Co	PA	A-	2,281,404,000
Owners Ins Co	OH	A-	2,483,842,000
Pacific Life & Annuity Co	AZ	A-	2,552,499,000
Pacific Life Ins Co	NE	A	94,882,435,000
Pekin Life Ins Co	IL	B+	842,148,000
Penn Ins & Annuity Co	DE	B+	1,096,456,000
Penn Mutual Life Ins Co	PA	B+	10,275,759,000
Physicians Life Ins Co	NE	A-	1,309,785,000
Physicians Mutual Ins Co	NE	A+	1,416,063,000
Primerica Life Ins Co	MA	A-	6,107,933,000
Principal Life Ins Co	IA	A-	133,134,418,000
Protective Ins Co	IN	A+	610,945,000
Reliable Life Ins Co	MO	A-	748,815,000
Reliastar Life Ins Co	MN	B+	21,643,758,000
Riversource Life Ins Co Of NY	NY	B+	4,824,384,000
Safety Ins Co	MA	B+	1,237,322,000
Savings Bank Life Ins Co Of Ma	MA	A-	2,088,277,000
Sentry Ins A Mutual Co	WI	A	5,597,747,000
Sentry Life Ins Co	WI	A	3,239,600,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Shelter Life Ins Co	MO	A-	910,437,000
Southern Farm Bureau Cas Ins Co	MS	A-	2,695,945,000
Southern Farm Bureau Life Ins Co	MS	A	10,083,491,000
Standard Life & Accident Ins Co	OK	A-	516,159,000
State Auto Property & Casualty Ins	IA	B+	1,750,992,000
State Farm Life & Accident Asr Co	IL	A+	1,594,813,000
State Farm Life Ins Co	IL	A+	43,910,328,000
State Farm Mutual Automobile Ins Co	IL	B+	101,993,848,000
State Volunteer Mutual Ins Co	TN	B+	978,318,000
Stonebridge Life Ins Co	VT	B+	2,292,141,000
Teachers Ins & Annuity Asn Of Am	NY	A+	199,565,063,000
Tennessee Farmers Asr Co	TN	A	860,328,000
Tennessee Farmers Life Ins Co	TN	A	1,303,337,000
Tennessee Farmers Mutual Ins Co	TN	A-	1,932,603,000
Thrivent Life Ins Co	MN	B+	3,372,221,000
Tokio Marine & Nichido Fire Ins Ltd	NY	B+	1,743,235,000
United Farm Family Life Ins Co	IN	A	1,690,381,000
United Farm Family Mutual Ins Co	IN	A-	843,351,000
United Of Omaha Life Ins Co	NE	B+	13,308,349,000
United Services Automobile Asn	TX	A+	19,375,783,000
USAA Casualty Ins Co	TX	A+	6,224,317,000
USAA Life Ins Co	TX	A	11,885,719,000
Variable Annuity Life Ins Co	TX	B+	62,880,026,000
Wesco-Financial Ins Co	NE	B+	2,739,082,000
West Bend Mutual Ins Co	WI	A-	1,508,203,000
Western & Southern Life Ins Co	OH	B+	8,257,666,000

16. Select U.S. Brokers With Their Capital Multiples

Publisher: Weiss Research, Inc.

Data source: Securities and Exchange Commission (SEC) and most recent financial statements.

Selection criteria for the table below: Based on reader interest and other issues we deemed relevant to investors.

Definition of Capital Multiple: Total net capital divided by minimum capital requirement.

Important: Do not rely exclusively on this measure to evaluate the relative safety of your broker. When you have a choice, favor brokers with a higher capital multiple as an indicator of their ability to withstand losses or other financial difficulties.

Brokerage Firm	Capital Multiple
Edward Jones	19.90
Bank of New York Mellon (Pershing)	15.80
T. Rowe Price	13.98
Scottrade	13.86
OptionsXpress	12.65
Raymond James	11.92
Merrill Lynch	8.62
Fidelity	7.93
Bank of America Securities	5.97
ING Direct	5.85
Schwab	5.85
Lehman Brothers	5.43
E*Trade	5.00
TD Ameritrade	4.72
Citi Smith Barney	4.06
Goldman Sachs	3.90
Morgan Stanley	3.21