



A.M. Best has affirmed the financial strength of Nippon Life Insurance Company of America (Nippon Life Benefits®) as well as our parent company, Nippon Life Insurance Company (Nissay).

A press release on January 22, 2016 announced the following:

“A.M. Best has affirmed the financial strength rating (FSR) of A+ (Superior) and the issuer credit rating (ICR) of “aa-“ of Nippon Life Insurance Company (Nissay) (Japan). Concurrently, A.M. Best has affirmed the FSR of a **A- (Excellent)** and the ICR of a “a-“ of Nissay’s subsidiary, Nippon Life Insurance Company of America (NLB) (Des Moines, Iowa, USA). The outlook for all ratings is stable.”

To read the full article, click here:

<http://www3.ambest.com/ambv/bestnews/PressContent.aspx?altsrc=14&refnum=23550>

Additionally, on January 4, 2016, the *Insurance Journal* published an article announcing that according to A.M. Best, Nippon Life Insurance Company (Nissay) (Japan) was included in the top 10 global insurers by non-banking assets.

To read the full article, click here:

<http://www.insurancejournal.com/news/national/2016/01/04/393675.htm>

We are very proud of our A.M. Best rating as well as that of our parent company!

Thank you for your continued partnership,

Melissa Bartlett