

# UTG Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

UTG Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between UTG Inc. and its competitors. This provides our Clients with a clear understanding of UTG Inc. position in the Industry.

The report contains detailed information about UTG Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for UTG Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The UTG Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your

company's decision-making processes.

In the part that describes UTG Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of UTG Inc. business.

## **About UTG Inc.**

UTG, Inc., an insurance holding company, sells individual life insurance products and services in the United States. The company engages in the servicing of existing insurance business in force, the solicitation of new individual life insurance, the acquisition of other companies in the insurance business, and the administration processing of life insurance business for other entities.

### **Subsidiaries**

Universal Guaranty Life Insurance Company (UG) is a wholly owned life insurance subsidiary of the company domiciled in the State of Ohio, which operates in the individual life insurance business. The primary focus of UG has been the servicing of existing insurance business in force. In addition, UG provides insurance administrative services for other non-related entities.

Acap Corporation (ACAP) is an insurance holding company that is 73% owned by UG. Its only significant asset is its investment in AC.

American Capitol Insurance Company (AC) is a wholly-owned life insurance subsidiary of ACAP domiciled in the State of Texas, which operates in the individual life insurance business. The primary focus of AC has been the servicing of existing insurance

business in force.

Roosevelt Equity Corporation (REC) is a wholly-owned subsidiary of UTG, which operates as a securities broker dealer. REC was established as an aid to life insurance sales. REC acts as an agent for its customers by placing orders of mutual funds and variable annuity contracts, which are placed in the customers' names. The mutual fund shares and variable annuity accumulation units are held by the respective custodians. REC functions at a minimum broker-dealer level.

HPG Acquisitions, LLC (HPG) is a 74% owned subsidiary of UG, which owns for investment purposes, commercial property located in downtown Midland, Texas. The property includes 3 commercial office buildings with approximately 530,000 square feet and adjoining parking with 280 spaces.

Stanford Wilderness Road, LLC (SWR) is a wholly owned subsidiary of UG, which owns for investment purposes commercial real estate located in downtown Stanford, Kentucky.

Cumberland Woodlands, LLC (CW) is a wholly owned subsidiary of UG, which owns for investment purposes, approximately 15,000 acres of land in Kentucky and a 50% partnership interest in an additional 11,000 acres of land in Kentucky.

RLF Lexington Properties LLC (Lexington) is a 51% owned subsidiary of UG, which owns for investment purposes approximately 3,150 acres of land located near Lexington, Kentucky.

Sun Valley is a 67% owned subsidiary of UG, which owns for investment, purposes residential real estate in Phoenix, Arizona.

## Products

UG's product portfolio consists of a limited number of life insurance product offerings. The products are individual life insurance products, with design variations from each other to provide choices to the customer. These variations generally center around the length of the premium paying period, length of the coverage period and whether the product accumulates cash value or not.

UG offers a universal life policy referred to as the 'Legacy' product. This product was designed for use with various distribution channels, including the company's own

internal agents, bank agent/employees, and through personally producing general agents 'PPGA'. This policy is issued for ages 0 – 65. The legacy product has a declared interest rate of 4.0%, which is equal to its guaranteed rate. After 5 years the guaranteed rate drops to 3.0%.

Also available are traditional whole life policies. The company's 'Ten Pay Whole Life' insurance product has a level face amount. The level premium is payable for the first ten policy years. This policy is available for issue ages 0-65. This policy would be used in conversion situations, where it is available up to age 75.

The 'Preferred Whole Life' insurance product also has a level face amount and level premium, although the premiums are payable for life on this product. This policy is available for issue ages 0-65. This product has various optional riders available: Accidental Death rider, Children's Term Insurance rider, Terminal Illness rider and/or Waiver of Pr

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

## Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

## **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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