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ATLANTIC COAST LIFE INSURANCE COMPANY

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■■■ ATLANTIC COAST LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY



2019 COMPANY PROFILE & FINANCIAL SUMMARY

Headquartered in Charleston, SC, Atlantic Coast Life Insurance Company “Atlantic Coast Life” is a premier provider of preneed, life, health and annuity insurance products for families coast-to-coast. A member of the A-CAP (www.acap.com) family of companies since 2015, Atlantic Coast Life has experienced rapid growth and success through its leadership team of industry veterans. Our business continues to expand with a diversified product portfolio, successful distribution partnerships and a strong investment portfolio.

Focusing on the senior market, our mission is to provide sound insurance and annuity products to better protect our policyholders. We are committed to providing state-of-the-art service and competitive consumer products and are well-positioned to maintain our financially strong and stable platform. Our distribution partnerships are paramount – we are here to support funeral and financial professionals in service to their clients.

STATUTORY FINANCIAL HIGHLIGHTS *

| | |
|---|-----------------|
| Net Operating Income | \$8,890,809 |
| Net Income | \$8,678,107 |
| Admitted Assets | \$466,382,649 |
| Total Liabilities | \$425,333,973 |
| Gross Capital & Surplus | \$41,048,676 |
| Policy Reserves | \$316,251,416 |
| Gross Final Expense Insurance In-Force | \$327,133,000 |
| Gross Reserves for Fixed Annuities In-Force | \$1,453,070,066 |

*As of December 31, 2019 - Audited

PORTFOLIO ALLOCATIONS

Bonds & Cash **53.9%**

Mortgage **16.7%**

LLC Interests / Fund Shares **3.5%**

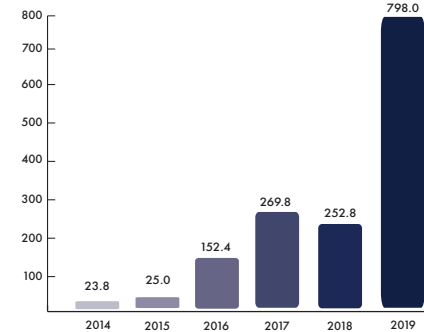
Collateral Loans **3.1%**

Private Credits **22.8%**



- 1 Total Assets exceeded \$465 Million
- 2 Gross Annuity Premium exceeded \$765 Million
- 3 Capital and Surplus exceeded \$40 Million

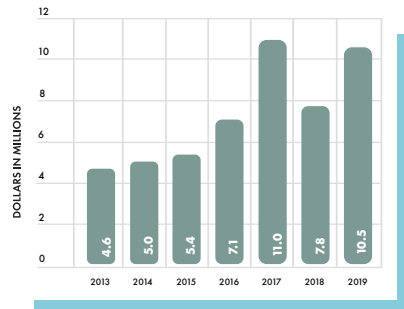
GROSS SALES PREMIUM
(\$ in millions)



ATLANTIC COAST LIFE FINANCIAL DATA

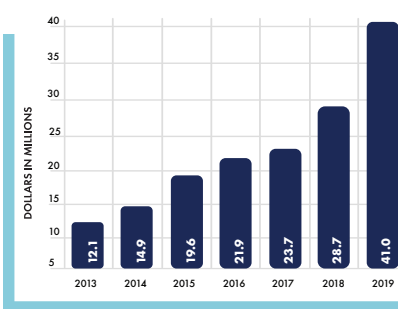
NET INVESTMENT INCOME
(\$ in millions)

Net investment income increased over 125% since 2013 due to the growth in invested assets in recent years, primarily from fixed annuity sales, and from an overall improvement in investment yields.



CAPITAL AND SURPLUS
(\$ in millions)

Capital and Surplus increased over 238% since 2013 due to increases in statutory earnings and injections of capital into the Company.



A-CAP

Atlantic Coast Life is part of the A-CAP family of companies.

A-CAP (www.acap.com) is a holding company owning multiple insurance and financial businesses on its unique and synergistic platform, including Atlantic Coast Life and other primary insurance carriers, an Investment adviser, Accredited and Captive reinsurers, and marketing organizations. A-CAP's management team and operational professionals have diverse experience and proven success.

A-CAP insurance companies are committed to serving the needs of policyholders with greater financial security through exceptional customer service and innovative insurance and annuity products.

DISCLOSURES

No Offer: This document ("Presentation") is neither an offer to sell nor a solicitation of an offer to buy any security, and is provided solely to inform potential offerees preliminary information about Advantage Capital Holdings, LLC d/b/a "A-CAP" and its affiliates (collectively herein referred to as the, "Firm"). This Presentation is not intended to solicit an investment in any particular investment product, structured or otherwise.

Investment Data: The investment allocation data is as of the date presented and may change based upon individual client investment guidelines, liquidity needs, client imposed investment restrictions, credit quality requirements, collateral needs and related criteria.