



ATLANTIC COAST LIFE
INSURANCE COMPANY

2022 COMPANY PROFILE & FINANCIAL SUMMARY



Headquartered in Charleston, SC, Atlantic Coast Life Insurance Company “Atlantic Coast Life” is a premier provider of Preade, life, 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	\$16,142,160
Admitted Assets	\$693,014,567
Total Liabilities	\$601,356,929
Capital & Surplus	\$91,657,638
Net Policy Reserves	\$518,479,615
Gross Preade Insurance In-Force	\$396,958,000
Gross Reserves for Fixed Annuities In-Force	\$4,272,870,456

A.M. Best Financial Strength Rating (FSR)
B++ (Good)

A.M. Best Opinion Outlook
Stable

Risk-Based Capital Ratio (RBC)
681%

*As of December 31, 2022 - Audited Statutory Financials.



ATLANTIC COAST LIFE FINANCIAL DATA SUMMARY

Enduring financial strength has allowed Atlantic Coast Life to invest wisely in the growth of the Company. That trend continues with high-quality insurance and annuity products, alongside superlative dedication to our customers. As a trusted and stable brand, we invite you to partner with us. Some significant financial accomplishments include:

1

Total Assets in excess of \$693 Million.

2

Gross Preneed & Annuity Premium in excess of \$974 Million.

3

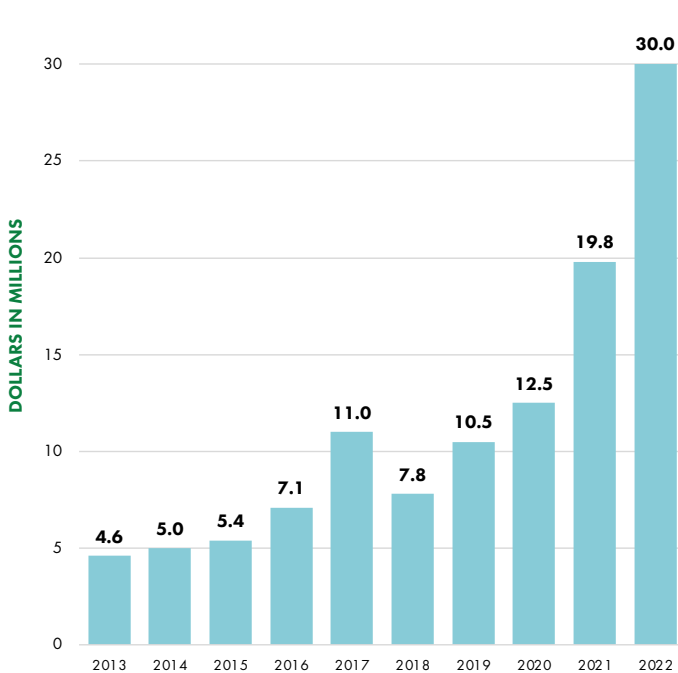
Total Adjusted Capital in excess of \$106 Million.¹

¹ Total adjusted capital equals capital and surplus plus asset valuation reserve.

NET INVESTMENT INCOME

(\$ in millions)

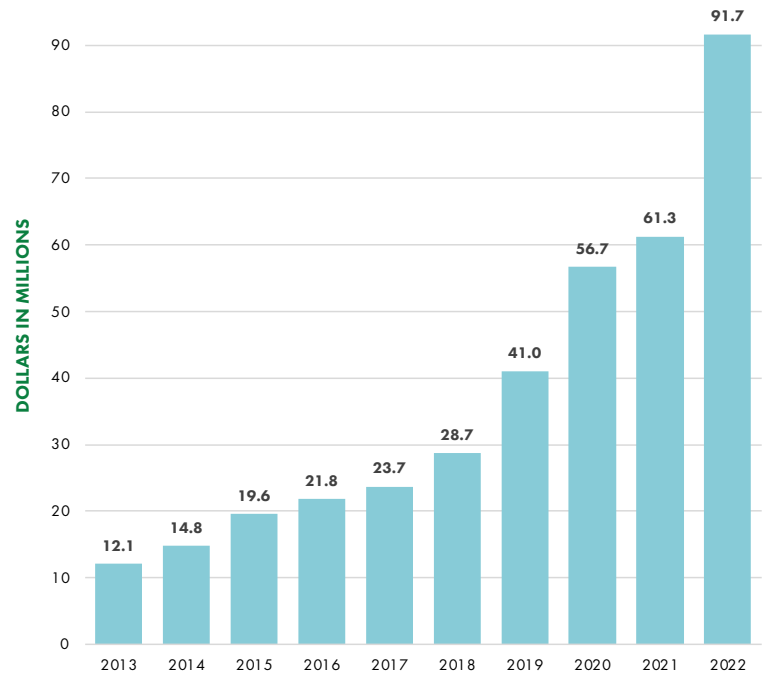
Net investment income increased over 552.2% since 2013 due to the growth in invested assets (primarily driven by preneed and annuity sales) and continued improvement in investment performance.



CAPITAL AND SURPLUS

(\$ in millions)

Capital and Surplus increased over 657.9% since 2013 due to increases in statutory earnings and injections of capital into the Company.



A MEMBER OF THE A-CAP FAMILY

Atlantic Coast Life is part of the A-CAP family of companies. A-CAP (www.acap.com) owns multiple insurance and financial businesses on its unique and synergistic platform, including Atlantic Coast Life and other primary insurance carriers, an Investment adviser, and Accredited and Captive reinsurers. 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.

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