



REGIONAL CONTACT INFO

South Carolina, North Carolina

Mark Vaughn, CPC
(843) 834-0510

Georgia, Florida

Mitchell Powell
(803) 640-9912

Virginia

Rusty Spencer
(804) 338-9066

Indiana, Kentucky, Ohio

Shannon Schur
(502) 558-6965

Tennessee, Mississippi

Don Lucas
(615) 310-0636

Alabama, Florida

Randy Matthews
(205) 529-0005

Louisiana, Mississippi

Rachel Moring
(228) 342-1501

All Other States

Tom Holland, VP National Accounts
(404) 229-8648

ATLANTIC COAST LIFE INSURANCE COMPANY

P: 844-442-3847 F: 888-433-4795 www.aclico.com



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



2020 COMPANY PROFILE & FINANCIAL SUMMARY

Headquartered in Charleston, SC, Atlantic Coast Life Insurance Company “Atlantic Coast Life” is a premier provider of pre-need, 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	\$11,845,604
Net Income	\$7,343,124
Admitted Assets	\$758,020,913
Total Liabilities	\$701,360,014
Gross Capital & Surplus	\$56,660,897
Policy Reserves	\$359,027,074
Gross Pre-Need Insurance In-Force	\$346,865,000
Gross Reserves for Fixed Annuities In-Force	\$2,557,002,955

*As of December 31, 2020 - Audited Statutory Financials

PORTFOLIO ALLOCATIONS

Bonds & Cash **65.2%**

Private Credit **17.7%**

Mortgage **11.5%**

LLC Interests / Fund Shares **4.1%**

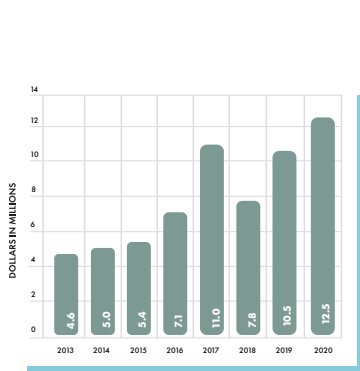
Collateral Loans **1.6%**



ATLANTIC COAST LIFE FINANCIAL DATA

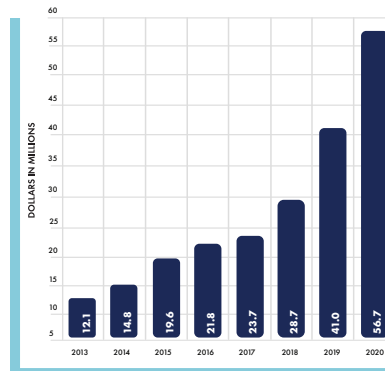
NET INVESTMENT INCOME (\$ in millions)

Net investment income increased over 171.7% 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 368.6% since 2013 due to increases in statutory earnings and injections of capital into the Company.

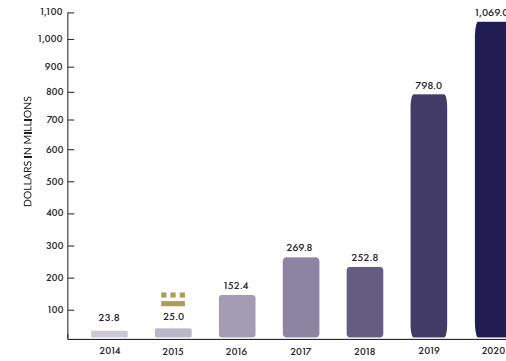


1 Total Assets exceeded \$758 Million

2 Gross Annuity Premium exceeded \$1 Billion

3 Capital and Surplus exceeded \$56 Million

GROSS SALES PREMIUM (\$ in millions)



■ A-CAP acquired ACL in 2015

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.