

2024

COMPANY PROFILE & FINANCIAL SUMMARY



ATLANTIC COAST LIFE
INSURANCE COMPANY

About Us

Established in 1925 and headquartered in Charleston, SC, Atlantic Coast Life Insurance Company (Atlantic Coast Life) is recognized as a premier provider of annuity products and Preneed insurance for families across the nation. With almost 100 years in business and guided by experienced industry veterans, Atlantic Coast Life continues to grow and innovate. Committed to expansion, the company proudly offers a diverse range of products, fosters flourishing distribution partnerships, and maintains a robust investment portfolio.

The Preneed Mission

At Atlantic Coast Life Preneed, our mission is to serve families, their loved ones, and the professionals who guide them through end-of-life planning. Since 1925, we've provided consistent service and thoughtful solutions, growing from our roots in South Carolina to a presence that spans the country. Through our Preneed products and strong distribution partnerships, we help ensure final wishes are documented and our clients and partners are supported throughout the process.

STATUTORY FINANCIAL HIGHLIGHTS *

Net Operating Income	\$14,625,086
Admitted Assets	\$1,626,817,564
Total Liabilities	\$1,510,067,022
Capital & Surplus	\$116,750,542
Net Policy Reserves	\$1,425,815,469
Gross Preneed Insurance In-Force	\$304,614,947
Gross Reserves for Fixed Annuities In-Force	\$5,926,631,889

AM Best Financial
Strength Rating (FSR)

B++ (Good)

Risk-Based Capital (RBC) Ratio

278%

*As of December 31, 2024 - Filed Statutory Financials.

ATLANTIC COAST LIFE

FINANCIAL DATA SUMMARY

Atlantic Coast Life Insurance Company's 2024 accomplishments reflect the company's resilience and stability, underscoring our commitment to meeting financial obligations and serving annuity owners and policyholders.

With almost 100 years of service, we look ahead with optimism, committed to building on our legacy, creating new opportunities, and strengthening relationships with agents and their clients as we shape the future of retirement financial solutions.

1

Total Assets in excess of
\$1.62 Billion.

2

Gross Preneed & Annuity Premium
in excess of \$1.22 Billion.

3

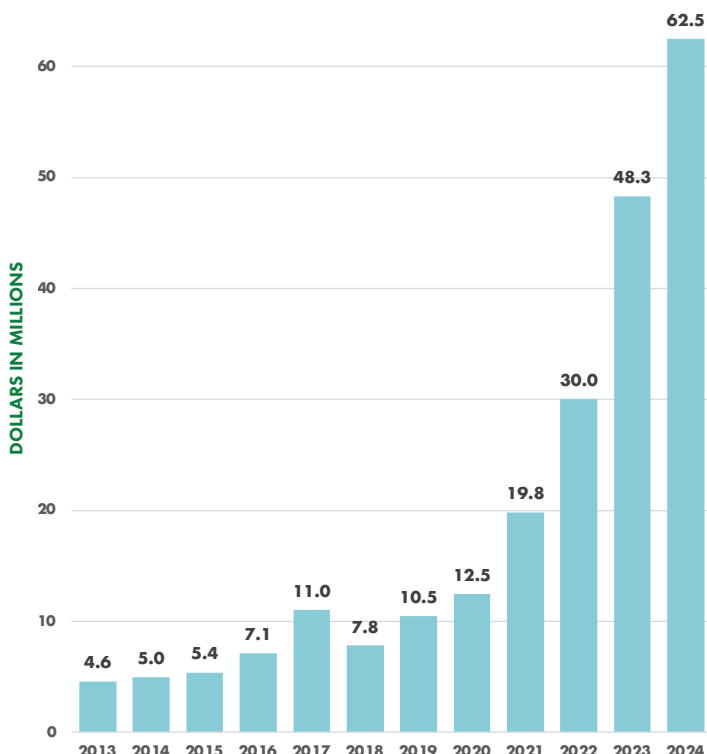
Total Adjusted Capital in excess
of \$134.86 Million.¹

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

NET INVESTMENT INCOME

(\$ in millions)

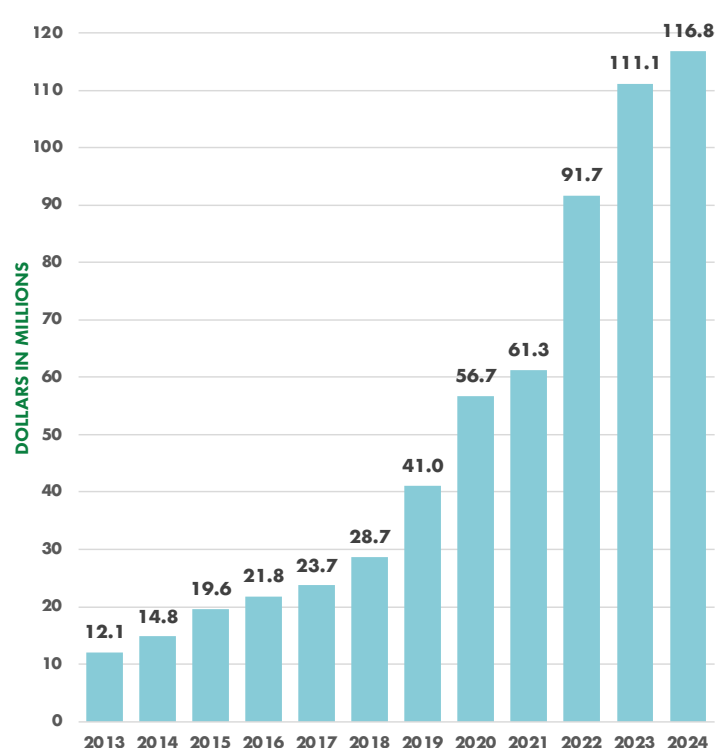
Net investment income increased over 1,258.7% since 2013 due to the growth in invested assets (primarily driven by preneed and annuity sales) and continued improvement in investment performance.



CAPITAL AND SURPLUS

(\$ in millions)

Capital and Surplus increased over 865.2% 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 primary insurance carriers (like Atlantic Coast Life), an investment adviser, and Accredited and Captive reinsurers. A-CAP's management team and operational professionals have diverse experience and proven success across the insurance, reinsurance and investment sectors. A-CAP insurance companies are committed to serving the needs of policyholders to meet their financial retirement goals through exceptional customer service and innovative insurance and annuity products.

REGIONAL CONTACT INFO

South Carolina, North Carolina

Mark Vaughn, CPC
(843) 834-0510

Georgia, Florida

Mitch Powell
(803) 640-9912

Alabama, Florida

Randy Mathews
(205) 529-0005

Virginia

Rusty Spencer
(804) 338-9066

Tennessee, Mississippi

Don Lucas
(615) 310-0636

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.

All financial values and statements are as of 12/31/24, unless otherwise noted



ATLANTIC COAST LIFE INSURANCE COMPANY

HOME OFFICE

Sales & Marketing: 1565 Sam Rittenberg Blvd., Suite 102, Charleston, SC 29407

MAILING ADDRESSES FOR APPLICATIONS & PAYMENTS

Life & Preneed New Business: P.O. Box 19, Minneapolis, MN 55440

Life & Preneed Payments: P.O. Box 9485, Minneapolis, MN 55440

Life & Preneed General Correspondence: P.O. Box 96, Minneapolis MN 55440

1-877-ONE-RING (1-877-663-7464) | www.aclpreneed.com