2025

COMPANY PROFILE & FINANCIAL SUMMARY



ATLANTIC COAST LIFE
INSURANCE COMPANY

ATLANTIC COAST LIFE
COMPANY PROFILE

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 over 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.

OUR MISSION

Our mission is to deliver innovative insurance and annuity solutions that meaningfully enhance the financial security and retirement readiness of our policyholders. Through our diverse product portfolio, strong distribution partnerships, and unwavering excellence, we aim to create sustainable value for policyholders, partners, and stakeholders.

CORE VALUES

INTEGRITY

Atlantic Coast Life operates with transparency and consistency across all business relationships. Integrity guides our policyholder service, agent partnerships, and business practices.

RESPONSIBILITY

Atlantic Coast Life is committed to maintaining financial strength for the benefit of our policy and contract owners. Our AM Best Financial Strength Rating is B++ (Good).

VALUE

We focus on creating greater financial security for our clients through competitive products. Additionally, Atlantic Coast Life Insurance Company remains committed to providing the best-in-class customer service for both policyholders and agents, despite the policyholder service challenges facing our industry in recent years.

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.

CONTINUED GROWTH
THROUGH SERVING OUR CUSTOMERS

Atlantic Coast Life Insurance Company's 2025 accomplishments reflect the company's resilience and stability, underscoring our commitment to meeting financial obligations and serving annuity owners and policyholders.

With over 100 years of service we remain committed to 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 $1.51 Billion.

2

Gross Annuity Premium
in excess of $99.46 Million.

3

Total Adjusted Capital
in excess of $111.52 Million.[1]

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

STATUTORY FINANCIAL HIGHLIGHTS*	
Admitted Assets	$1,526,129,823
Total Liabilities	$1,444,390,533
Capital & Surplus	$81,739,297
Net Policy Reserves	$1,345,880,803
Gross Preneed Insurance In-Force	$382,310,146
Gross Reserves for Fixed Annuities In-Force	$5,143,830,190

*As of December 31, 2025 - Filed Statutory Financials.

Rated B by AM Best

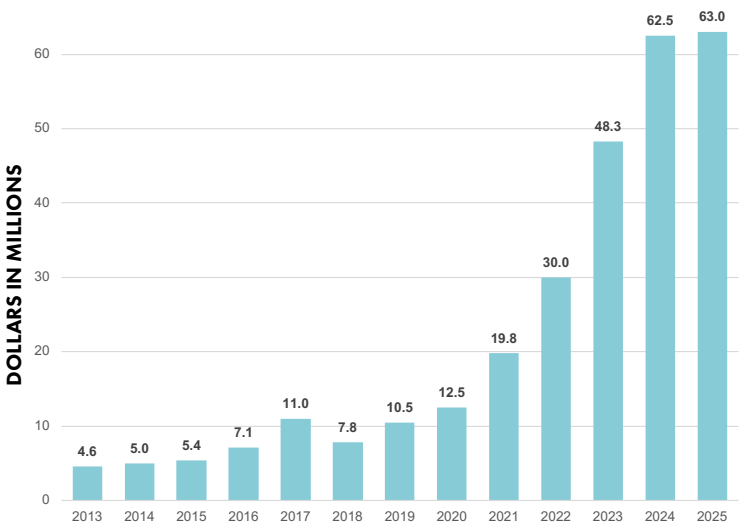
AM Best Issuer Credit Rating (ICR)
bb+

Risk-Based Capital (RBC) Ratio
239%

A CLOSER LOOK
HIGHLIGHTS

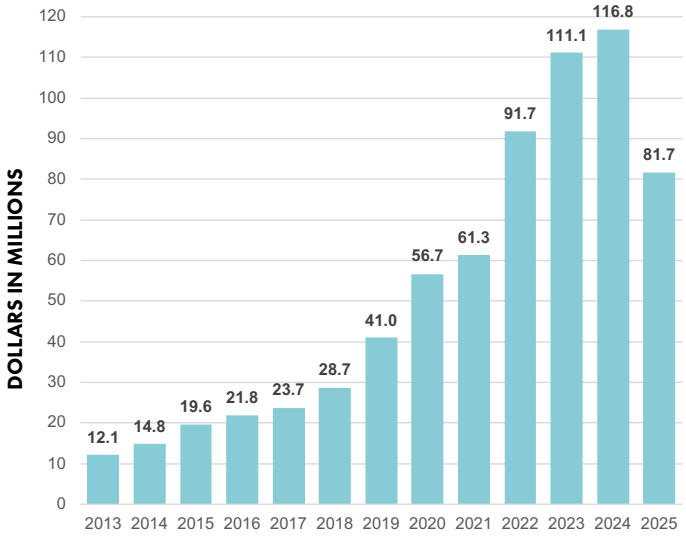
NET INVESTMENT INCOME
($ in millions)

Net investment income increased over1,269.6% since 2013 due to the growth in invested assets (primarily driven by annuity sales) and continued improvement in investment performance.



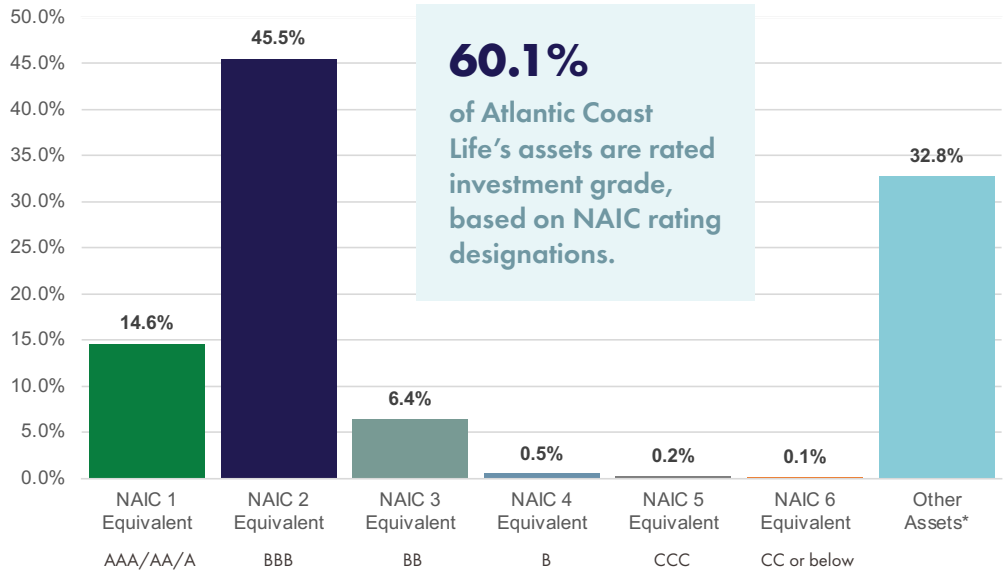
CAPITAL AND SURPLUS
($ in millions)

Capital and Surplus increased over 575.2% since 2013 due to increases in statutory earnings and injections of capital into the Company.



PORTFOLIO SUMMARY

Our investment philosophy is based on providing stable returns and income while mitigating risk for our policyholders and stakeholders. The following graph validates this philosophy and provides additional detail for the investment portfolio. As of December 2025 the portfolio has an overall credit quality of 1 or 2 (investment grade), using the National Association of Insurance Commissioners (NAIC) financial rating designations.



60.1%
of Atlantic Coast Life's assets are rated investment grade, based on NAIC rating designations.

*Other assets such as Collateral Loans and Equity that do not follow the NAIC 1-6 scale.

PRODUCT PORTFOLIO

Atlantic Coast Life provides a diverse set of retirement products, including annuity and Preneed options. As we expand, we remain focused on continuing to develop innovative and flexible products to meet the changing needs of our policyholders.

Atlantic Coast Life's strength lies not only in the quality of our product portfolio, but also in our commitment to our policyholders and agents.

Atlantic Coast Life rated B by AM Best. This rating applies only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates, or practices of the Company.

We invite you to learn more by visiting **www.aclico.com** or by calling **1(844) 442-3847.**

ANNUITIES

Accumulation Protector Plus℠ Annuity
The **Accumulation Protector Plus℠ (APP) Annuity** is a fixed indexed annuity designed to both accumulate and protect wealth against future market downturns. The APP annuity provides exclusive and flexible crediting strategies and offers a **10 year guarantee on select participation rates**.[2]

Retirement Plus Multiplier® Annuity
The **Retirement Plus Multiplier® (RPM) Annuity** is a fixed indexed annuity that excels through its 5-year duration and combination of index strategies, including an index designed around the **long-term demographic shift towards an older population** in the United States. With its optional riders, the RPM annuity offers even greater opportunities for accumulation and income.

Safe Anchor Annuity
The **Safe Anchor Market Guarantee Annuity** provides the power to decide how savings will grow through four optional interest crediting methods – a 5 year guaranteed fixed interest rate, and three index strategies based on the S&P 500®. Additionally, the Safe Anchor offers optional riders and settlement options to further customize the annuity to help meet policyholder objectives.

Income Navigator Annuity℠
The **Income Navigator Annuity℠** is a fixed indexed annuity that offers **guaranteed lifetime income** through the selection of its optional **Income Rider**, and a guaranteed rollup rate on the income account. In addition to the lifetime income features, the Income Navigator Annuity℠ offers index strategies for accumulation options.

Guaranteed Income Annuity
This **income driven** annuity offers three riders, each of which were designed to address a specific goal: **accumulation opportunity, consistent income, or the ability to leave a legacy** for beneficiaries. The versatility available with the Guaranteed Income Annuity makes this annuity capable of catering to a wide variety of retirement income planning needs.

Safe Harbor Annuity
The **Safe Harbor Bonus Guarantee** is a **simple** interest, single premium-deferred annuity that provides an interest bonus in year one and earns a guaranteed fixed-rate of interest over the guarantee period. Safe Harbor offers an optional* **Death Benefit** rider to help address specific needs, but the product is not encumbered with any unnecessary features, which helps maximize the interest rate for policyholders.

Safe Haven Annuity
The **Safe Haven Bonus Guarantee** is a **compound** interest, single premium-deferred annuity that provides an interest bonus in year one and earns a guaranteed fixed-rate of interest over the guarantee period. Safe Haven's **Death Benefit*, 10% Free Withdrawal** and **Accumulated Interest Withdrawal** riders are optional, which helps maximize interest rates without including any unnecessary features.

LIFE

Preneed
Our Preneed life insurance locks in funeral expenses at today's costs, ensuring families have financial certainty and peace of mind when they need it most.

See policy contracts for full details. Product, feature and riders are subject to jurisdiction restrictions. Guarantees are backed by the claims paying ability of Atlantic Coast Life Insurance Company.
*Death Benefit Feature is required in Florida.

2 The Participation Rates for the Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the Momentum Index. The Participation Rates for the Diversified Macro 5 Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the Diversified Macro 5 Index.

DISCLOSURES & DISCLAIMERS

All financial values and statements are as of 12/31/2025, unless otherwise noted.

Please visit https://aclico.com for additional information on products and services for Atlantic Coast Life Insurance Company.

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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.

NAIC: NAIC is an acronym for the National Association of Insurance Commissioners.

NAIC 1 Rating: NAIC 1 is assigned to obligations exhibiting the highest quality. Credit risk is at its lowest and the issuer's credit profile is stable. This means that interest, principal or both will be paid in accordance with the contractual agreement and that repayment of principal is well protected. An NAIC 1 obligation should be eligible for the most favorable treatment provided under the NAIC Financial Conditions Framework.

NAIC 2 Rating: NAIC 2 is assigned to obligations of high quality. Credit risk is low but may increase in the intermediate future and the issuer's credit profile are reasonably stable. This means that for the present, the obligation's protective elements suggest a high likelihood that interest, principal or both will be paid in accordance with the contractual agreement, but there are suggestions that an adverse change in circumstances or economic, financial or business conditions will affect the degree of protection and lead to a weakened capacity to pay.

An NAIC 2 obligation should be eligible for relatively favorable treatment under the NAIC Financial Conditions Framework.