

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.

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*	
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 Audited Financials.

Rated B by AM Best

Risk-Based Capital (RBC) Ratio

239%