



# FINANCIAL DATA 2017

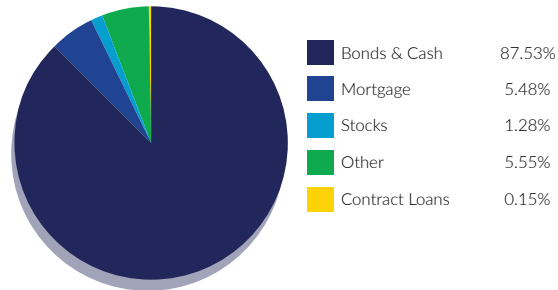
2017 proved to be another GREAT Year for Atlantic Coast Life Insurance Company. The Company, a member of the A-CAP family of companies, experienced a new record for sales and growth. The Company is currently licensed in 29 states across the country and has Certificates of Authority pending in another 18 states. The geographic footprint of the Company is becoming more national in its presence every month. The Company's line of Annuity Products, including MYGAs and FIAs, are marketed and sold through its increasing network of IMO/FMO firms. 2016 production was \$192 million and the 2017 production exceeded \$236 million. New Annuity Products are being introduced during 2018 and the Company's sales are expected to set another record.

## STATUTORY FINANCIAL HIGHLIGHTS\*

Total Income	\$102,212,757
Admitted Assets	\$445,063,371
Total Liabilities	\$421,355,156
Net Income	\$3,867,728
Total Adjusted Capital	\$27,290,134
Risk Based Capital Ratio	839%

\*As of December 31, 2017 - Audited

## PORTFOLIO ALLOCATION



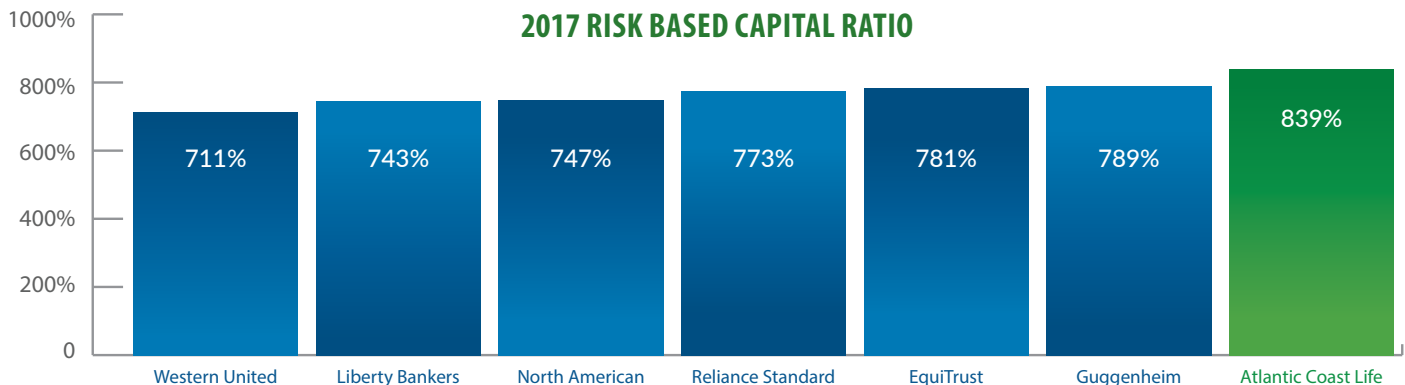
As Atlantic Coast Life celebrates 93 years of "World Class Service" to its policyholders, we look forward to our continuing expansion in territory and product offerings. Atlantic Coast Life has been a "Beacon of Integrity" for over 93 years! A Guiding Light for people navigating the sometimes-stormy seas of life.

## PORTFOLIO TOTALS (12/31/17 STAT Basis)

	Book Value	Market Value
Total Portfolio	\$428,317,394	\$433,707,327
Fixed Income	\$413,190,530	\$416,403,574
Fixed Income %	96.5%	96.0%

## FIXED INCOME PORTFOLIO

Duration	3.6
Book Yield	4.89
Yield to Maturity	2.57
Quality (M/S/F)	Aa2/AA/A
Convexity	0.07



Atlantic Coast Life Insurance Company is rated B++ with a Stable Outlook as of October 3, 2017 for Financial Strength by A.M. Best Company. 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.

