

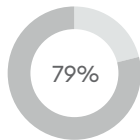
Financial Strength

Strong Balance Sheet

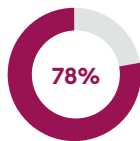
American Life prides itself on a strong balance sheet & investment strategy to maximize yield. Our investments are high quality, diversified bonds, mortgages, private credit, and structured securities. We focus on Safety and Security when making investment decisions.

Percentage of Investments in IG Bonds & Cash

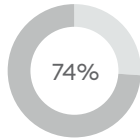
Security Benefit



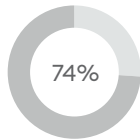
American Life



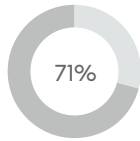
SILAC



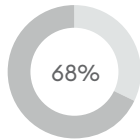
Atlantic Coast



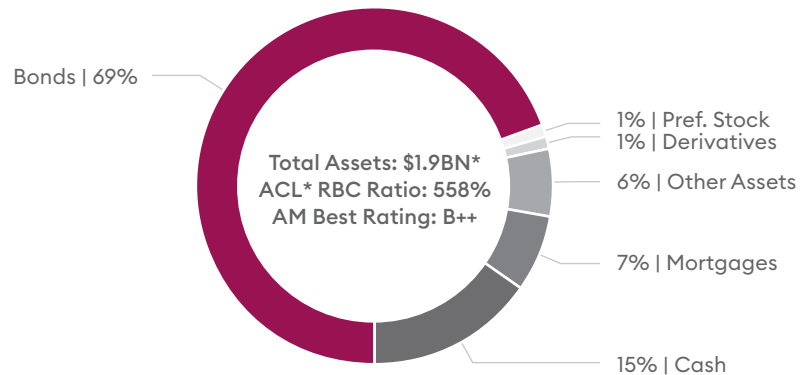
GILICO



Sentinel Security



High Quality Investments



American Life is a services-oriented company, not solely a risk retention business. Our unique business model allows us to provide best-in-class products for our customers and agents.

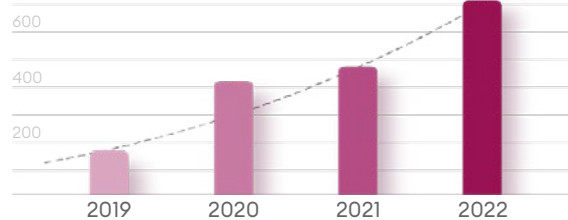
We combine a flexible capital model with a long-term outlook, allowing us to maintain stability while we quickly meet the changing demands of our customers and the marketplace.

In 2022 we further enhanced our financial strength with access to and use of the FHLB along with the establishment of a line of credit.

As of 12/31/22

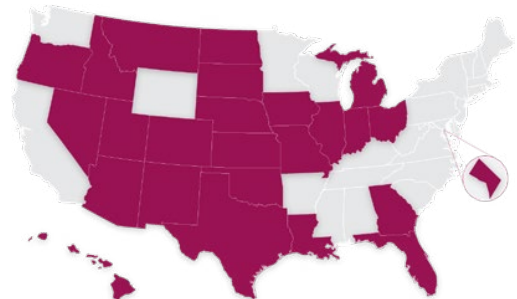
Growth & Scale

Written Premium



45% CAGR

With the addition of Florida, Georgia, North Dakota & South Dakota in the first quarter, our expanding state footprint continues to drive growth in 2023.



Source: web.ambest.com, SNL 2022 Stat Financials as of 12/31/22

Guarantees are backed solely by the financial strength and claims-paying ability of American Life & Security Corp.

Not guaranteed by any bank or credit union – may lose value – not a deposit – not insured by any federal government agency.

Products are issued by American Life & Security Corp. and are not offered in all states. Product features may vary by state.

*Authorized Control Level Risk Based Capital