

2024

COMPANY PROFILE & FINANCIAL SUMMARY



SENTINEL SECURITY
LIFE INSURANCE COMPANY

SENTINEL SECURITY LIFE

COMPANY PROFILE

Looking Ahead

As we look ahead, we're optimistic about the opportunities to support our agents, policyholders, and annuity owners. We remain committed to excellence, service, and leading the industry with an innovative portfolio of annuity and insurance products that help clients meet their financial goals and empower agents to better serve their customers.

Enclosed is the 2024 Financial Summary, reflecting our shared commitment to stability and growth.

About Us

Since 1948, Sentinel Security Life Insurance Company (Sentinel) has been dedicated to helping families navigate their financial and retirement journeys with confidence. Founded by a group of Utah funeral directors who sought to provide families with financial security for final expenses, Sentinel has grown into a leading provider of life insurance and annuity products designed to support a range of financial and retirement goals.

Our Mission

At Sentinel, our mission is clear: earn the trust of everyone we serve and provide greater financial security. We take pride in offering top-notch insurance and annuity products while setting new industry standards for customer care. This benefits not only our customers and their families but also our valued agents.

Core Values

SECURITY

At Sentinel, you can rest easy knowing that your principal is in great hands. Sentinel offers access to industry-leading insurance products designed for lower-risk growth. We live by our slogan, "Lighting the way to greater financial security."

INNOVATION

Sentinel's long history of financial strength and stability enables us to invest wisely in the growth of our company. We actively continue to develop new products and improve existing ones, enhancing our services to better protect our customers.

COMMITMENT

In recent years, Policyholder Service has been a challenge across our industry. We are committed to providing the best-in-class customer service for both policyholders and agents. Our strength lies in the quality of our insurance products and in our dedication to our policyholders and partners.

A MEMBER OF THE A-CAP FAMILY

Sentinel 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 Sentinel), 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

Sentinel Security 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 over 75 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 \$1.91 Billion.

2

Gross Annuity Premium in excess of \$1.99 Billion.

3

Total Adjusted Capital¹ in excess of \$205.12 Million.

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

STATUTORY FINANCIAL HIGHLIGHTS*

Net Operating Income	\$26,040,736
Admitted Assets	\$1,912,570,695
Total Liabilities	\$1,761,869,019
Capital & Surplus	\$150,701,676
Net Policy Reserves	\$1,629,223,297
Gross Reserves for Fixed Annuities In-Force	\$7,888,602,539
Gross Final Expense Insurance In-Force	\$58,681,026

**AM Best Financial Strength Rating (FSR)
B++ (Good)**

**AM Best Issuer Credit Rating (ICR)
bbb (Good)**

**Risk-Based Capital (RBC) Ratio
301%**

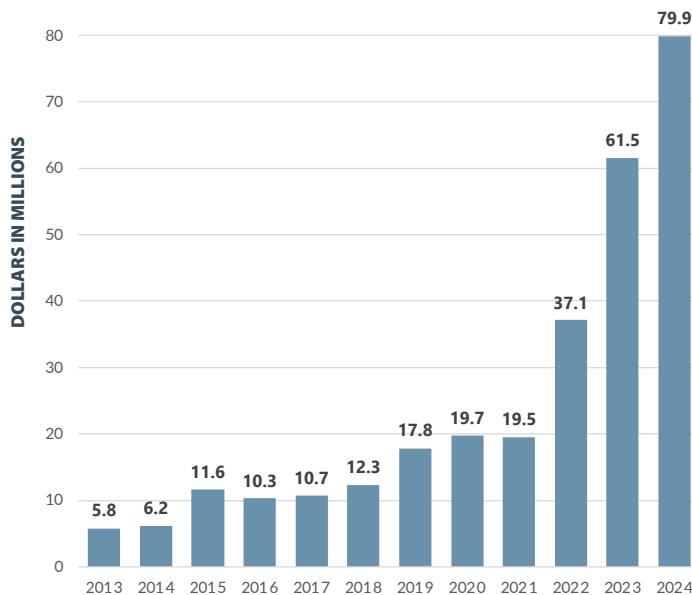
*As of December 31, 2024 - Filed Statutory Financials.

A CLOSER LOOK

HIGHLIGHTS

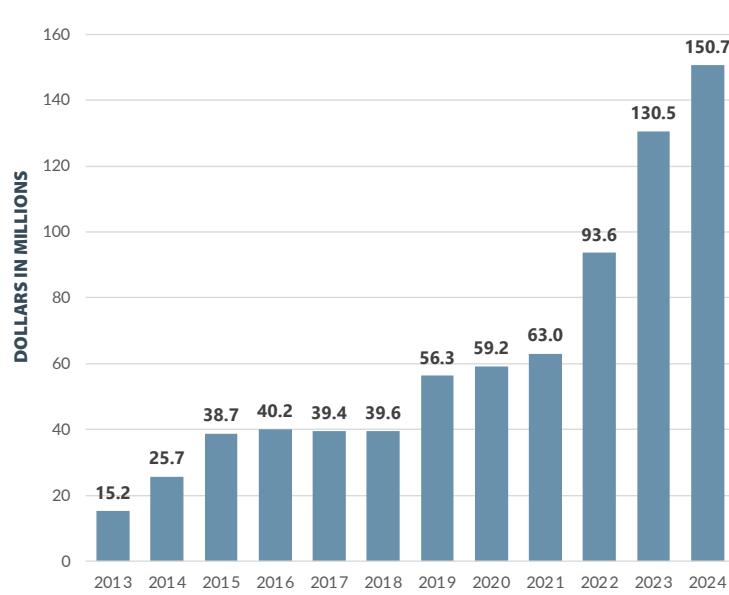
Statutory Net Investment Income (\$ in millions)

Net investment income increased over 1,277.1% since 2013 due to the growth in invested assets (primarily driven by annuity sales) and continued improvement in investment performance.



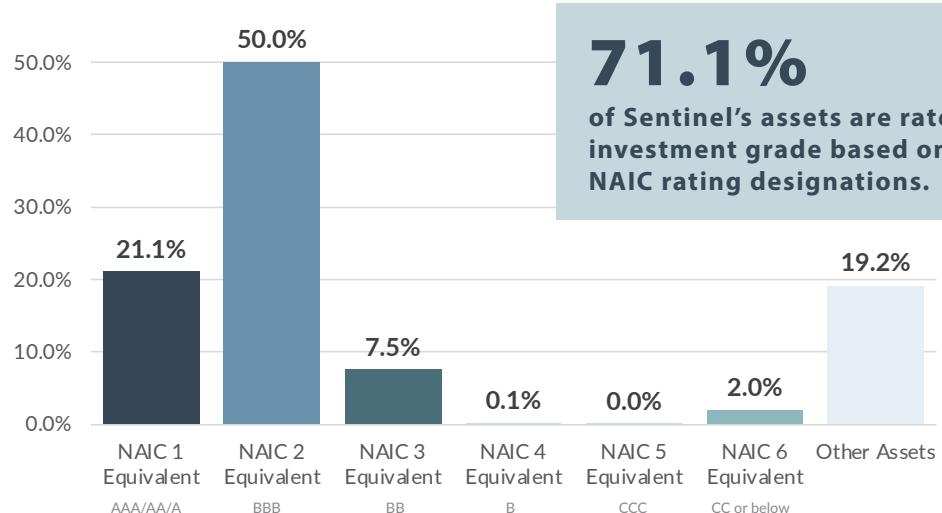
Capital and Surplus (\$ in millions)

Capital and Surplus increased over 890.8% since 2013 due to increases in statutory earnings and injections of capital into the Company.



PORTFOLIO SUMMARY

Sentinel's investment philosophy is based upon the principles of providing stable returns and income while mitigating risk for policyholders and stakeholders. The following graph validates this philosophy and provides additional detail for the investment portfolio. As of December 2024, the portfolio has an overall credit quality of 1 or 2 (investment grade), using the National Association of Insurance Commissioners ("NAIC") financial rating designations.



*Other assets such as Collateral Loans and LLC Interest/Funds that do not follow the NAIC 1-6 scale.

PRODUCT PORTFOLIO

Sentinel is able to offer industry leading life insurance and fixed annuity products through innovative product design and strong distribution channels. Sentinel maintains an amount of capital in excess of what is needed to support its overall business operations.

Sentinel offers a retirement portfolio including Life and Annuity products. As we evolve, we continue to develop new products and services to meet our customers' needs.

Sentinel's long history of financial strength and stability has allowed the company to invest wisely in growth opportunities. Our strength lies not only in the quality of our insurance products, but also in our commitment to our policyholders, agents, and stakeholders. We invite you to learn more about our company by visiting www.sslco.com or by calling **1-800-247-1423**.

Sentinel Security Life is rated B++ (Good) for financial strength by AM 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.

ANNUITIES

Accumulation Protector PlusSM Annuity

The **Accumulation Protector PlusSM (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.

Summit Bonus IndexSM Annuity

The **Summit Bonus IndexSM 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 Summit Bonus IndexSM 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, 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 planning needs.

Personal Choice Annuity

The **Personal Choice Annuity MYGA** was designed to help maximize the fixed interest rates available in the three, five, seven, and ten year durations, through its flexible a-la-carte riders that allow policy holders to only pay for the features they need.

Personal Choice Plus Annuity

The **Personal Choice Plus+ Annuity** provides the power to determine how retirement assets will grow by selecting between four available interest crediting methods – a guaranteed fixed interest rate, plus three index strategies based on the S&P 500[®] Index.

LIFE

New Vantage[®] Life Insurance

When our time comes, none of us want to leave our loved ones with large funeral costs. With three different plans to choose from, the **New Vantage[®]** whole life insurance product was created to cover almost anyone and their unique needs, and the inclusiveness of the three plan options helps policyholders, and their families, rest assured knowing that their final expenses are covered.

See policy contracts for full details. Product, feature and riders are subject to jurisdiction restrictions.

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 Sentinel Security 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 Sentinel Security Life Insurance Company continues to have access to the Diversified Macro 5 Index.

DISCLOSURES & DISCLAIMERS

All financial values and statements are as of 12/31/2024, unless otherwise noted.

Please visit <http://www.sslco.com> for additional information on products and services for Sentinel.

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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.



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