



A Message to Our Policyholders and Agents

We want our policyholders and agents to hear directly from us about recent developments involving AM Best.

Here is what you need to know:

- **Sentinel Security Life Insurance remains financially sound.** Nothing has changed operationally. We continue to service all existing policies and meet our obligations to policyholders. Claims are being paid, surrenders honored, and all in-force business serviced in the ordinary course.
- **We disagree with AM Best's rating action.** We believe the rating does not fully reflect a number of important developments now underway – including a pending capital raise and corporate restructuring initiatives at our parent company, A-CAP, which AM Best itself acknowledged in connection with its review.
- **We have a long track record.** Sentinel Security Life has served policyholders for nearly a century, through numerous economic and market cycles, and remains focused on completing these initiatives and meeting our obligations to policyholders.
- **We are committed to keeping you informed.** Please review this FAQ for more information.

Information from our sister company, Atlantic Coast Life, about its response to the South Carolina Department of Insurance action is available [HERE](#).

Frequently Asked Questions

Does the rating change affect my policy? Will my claims continue to be paid?

- No. Sentinel Security Life remains financially sound and continues to service existing policies.
- Claims are being paid, surrenders are being honored, and all in-force business is being serviced in the ordinary course.

Does Sentinel Security Life's parent company have \$1.3B of exposure to the 777 Partners bankruptcy?

- It is not accurate to state that A-CAP-affiliated companies have \$1.3 billion of exposure to 777 Partners.
- Those assets are no longer held on Sentinel Security Life's books.
- If the Company recovers any value through that proceeding, it would only improve – not weaken – its financial position.



Is my money safe? Is the Company financially sound?

- Sentinel Security Life remains financially sound and continues to meet its obligations to policyholders.
- If you have a specific question about your policy or account, please contact us using the information below.

Where can I learn more about the South Carolina Department of Insurance's actions against Atlantic Coast Life that was referenced by AM Best?

- You can read Atlantic Coast Life's response to the South Carolina Department of Insurance action [HERE](#).

Do I need to do anything right now?

- No action is required as a result of these developments.
- We will communicate directly with you if there is any development that affects your policy or requires you to take action.

Who can I contact with questions?

- Policyholders and agents with questions about a specific policy, claim, or transaction should contact the below, Monday–Friday, 7:00 AM – 7:00 PM CST.
 - Annuity: AnnuityPolicyService@illumifin.com, 1-800-247-1423
 - Life and Health: LifeAndHealthPolicyService@illumifin.com, 1-800-247-1423
- We will make sure any question we cannot answer directly is routed to the appropriate person.

This statement and FAQ are current as of October 7, 2026. We will provide updates as material developments occur.