



SENTINEL SECURITY LIFE

Lighting the way to financial security

FINANCIAL SUMMARY 2015

The year 2015 was another significant year for Sentinel Security Life (Sentinel). Coupled with continued significant growth, Sentinel maintained profitability. We have increased our home office staff to accommodate our ever-expanding customer base. Other significant milestones include:

- Total Assets exceeded \$499 million
- Gross Annuity Premium exceeded \$350 million
- Capital and surplus exceeded \$30 million for the first time in Sentinel history

In addition, Sentinel's wholly-owned third party administrator, Secure Administrative Solutions (SAS) gained licensure in over 40 states. SAS now administers over \$400 million in total premium. Sentinel has also joined the Advantage Capital Holdings family of insurance companies, adding to Sentinel's ability to provide the finest in insurance and annuity products.

At Sentinel's core is our commitment to provide the best in customer service to all of our policyholders and agents. As we look forward, we remain committed to providing sound and innovative insurance and annuity products to our existing and future customers; enhanced by our continued commitment of providing exceptional service.

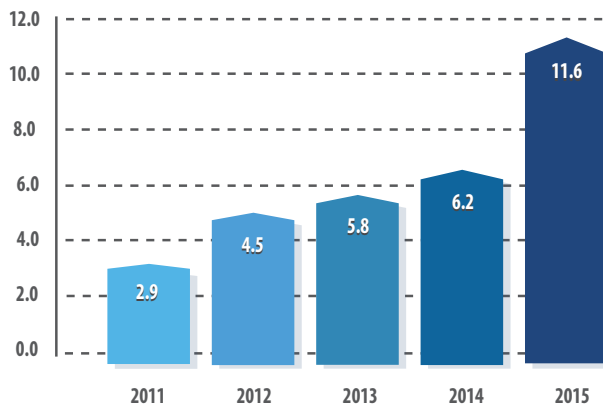
STATUTORY FINANCIAL HIGHLIGHTS*

Net Income	\$1,917,991
Admitted Assets	\$499,209,395
Total Liabilities	\$460,514,448
Gross Capital & Surplus	\$38,694,948
Policy Reserves	\$183,067,395
Total Revenue	\$63,257,962
Gross Final Expense Insurance In-Force	\$210,059,772
Gross Reserves for Fixed Annuities In-Force	\$1,083,119,191
Capital & Surplus / Admitted Assets	7.75%

*As of December 31, 2015 - Audited

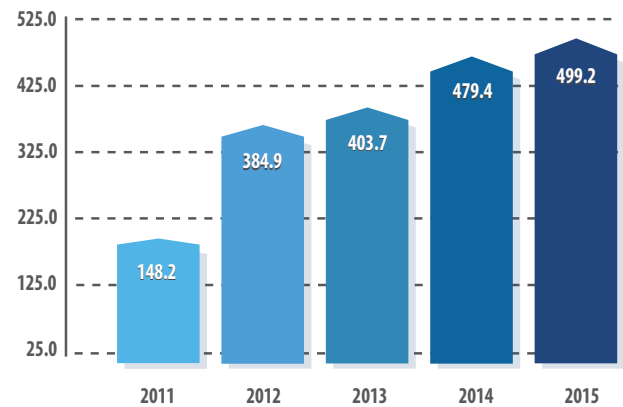
SELECT STATUTORY FINANCIAL DATA

STATUTORY NET INVESTMENT INCOME
(Millions)



Net investment income increased over 87% in 2015 as a result of the growth in invested assets in recent years, primarily from fixed annuity sales, and from an overall improvement in investment yields.

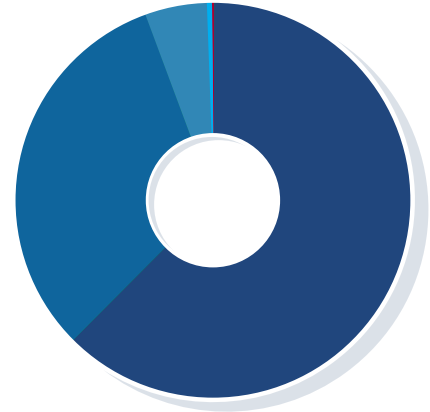
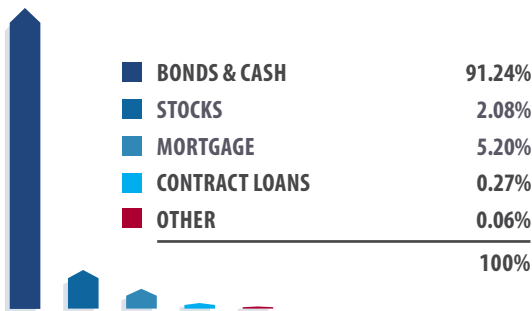
TOTAL STATUTORY ASSETS
(Millions)



Total Statutory assets have increased over 236% since 2011. Sales for all product lines have increased during this time, but a majority of the growth is from sales of the fixed annuity products.

INVESTMENT PORTFOLIO SUMMARY

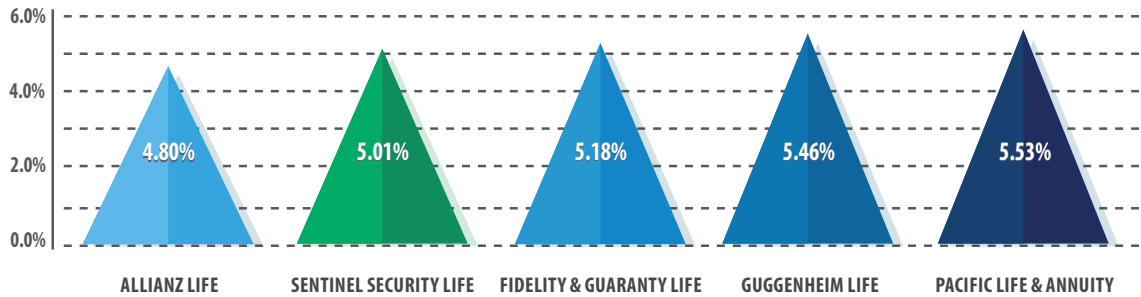
Sentinel's investment philosophy is based upon the principles of providing stable returns and income while mitigating risk for policyholders and shareholders. The following graphs validate this philosophy and provide additional detail for the investment portfolio. As of December 2015, the portfolio is primarily invested in bonds and has an overall credit quality of 1 or 2 (investment grade), using the National Association of Insurance Commissioners ("NAIC") financial rating designations, with an average net yield of 5.01%.



NAIC Rating	Percentage
NAIC 1 - AAA/AA/A	62.85%
NAIC 2 - BBB	31.55%
NAIC 3 - BB	5.02%
NAIC 4 - B	0.52%
NAIC 5 - CCC OR LOWER	0.06%
NAIC 6 - IN OR NEAR DEFAULT	0.00%
Total	100%

Over 94% of the investment portfolio is in investment grade securities, as rated by the NAIC.

PEER GROUP SUMMARY OF NET YIELD ON INVESTED ASSETS YE 2015



*LESS FUNDS WITHHELD ASSETS

Sentinel is able to offer industry leading life insurance and fixed annuity products through innovative product design rather than being overly aggressive in the investment markets. Sentinel's net investment yield (net investment income / invested assets) is comparable to other industry leaders.

Since 1948, families have counted on Sentinel Security Life Insurance Company during their time of need. The Company was originally established to provide families a way of funding funeral expenses and burial costs. Through our final expense life insurance product, we have been honored to provide peace of mind to families for well over half a century.

Today, Sentinel offers a strong senior market portfolio including Life, Health and Annuity products. We continue to develop new products and services to meet our customers' needs.

Sentinel has a long history of financial strength and stability that has afforded us the opportunity to invest wisely in the growth of our Company. Our strength lies not only in the quality of our insurance products, but also the level of service we provide to our policyholders, agents, and shareholders. 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 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.

