



***Sentinel[®]
Security
Life***

FINANCIAL SUMMARY 2018

SENTINEL SECURITY LIFE
INSURANCE COMPANY

SENTINEL SECURITY LIFE

COMPANY PROFILE

Sentinel Security Life was founded in 1948 to help families pay for final expenses. Since then, we have consistently flourished. Today Sentinel offers multiple and diverse products serving the senior market. Now, more than ever, is the time to join forces with Sentinel Security Life. We provide products that enhance people's lives and well-being. At Sentinel, you can rest assured knowing that your principle is in great hands and growing. We live by our slogan, "Lighting the way to greater financial security." Additionally, our product rates are always competitive—often above industry average.

While we were founded on final expense, we have expanded to a strong portfolio of products including health, life insurance, and multiple unique annuities. 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.

We continue to develop new products while improving existing products and services to better protect our customers. We are always looking to new opportunities within the marketplace – striving to offer top tier customer service with a goal to extend our products' from coast to coast.

At Sentinel Security Life our decisions and priority focus are our customers. It is our mission to gain the trust of all we serve and to uphold our of providing greater financial security. We will keep our promise by providing quality insurance and annuity products and setting new industry standards of customer care for seniors, their families and our agents.

We look back at our history of service with pride and excitement for the future. We invite you to become part of our story as we work to provide peace of mind to families throughout the country. You can have confidence that however far we grow, our commitment to our policyholders will be unparalleled. 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.

Your Family. Your Future. Our Focus.

Sentinel Security Life has a B++ rating, Secure Status, from A.M. Best Company for a good ability to meet ongoing insurance obligations.

2018

Reflecting on our many accomplishments in 2018, we are most proud of growing our organization to provide best-in-class customer service in addition to providing secure and innovative insurance and annuity products. Other significant financial accomplishments include:

- 1** Total Assets exceeded \$1.2 Billion
- 2** Gross Annuity Premium exceeded \$450 Million
- 3** Capital and Surplus exceeded \$39 Million

Sentinel has a long history of doing right by our customers and honoring our commitments. While it is good to reflect on our successful history, we remain focused on a successful future.

STATUTORY FINANCIAL HIGHLIGHTS*

Net Operating Income	\$3,066,829
Net Income	\$1,842,863
Admitted Assets	\$1,255,168,665
Total Liabilities	\$1,215,576,274
Gross Capital & Surplus	\$39,592,391
Policy Reserves	\$238,443,912
Total Net Revenue	\$106,937,292
Gross Final Expense Insurance In-Force	\$230,053,783
Gross Reserves for Fixed Annuities In-Force	\$1,881,637,329
Gross Capital & Surplus / Admitted Asset Ratio	3.15%

* As of December 31, 2018 - Audited.

A-CAP

Sentinel is now part of the A-CAP family of companies. A-CAP's management team and operational professionals have diverse experience and proven success across the insurance, reinsurance and investment sectors.

We remain committed to providing secure and innovative insurance and annuity products to our existing and future customers, enhanced by our continued commitment of providing exceptional service. In order to uphold our commitments we live by these four principles:

1 Be An Expert in Our Industry

2 Give Our Best

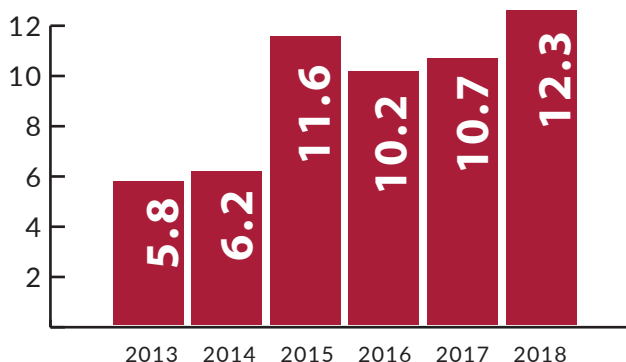
3 Be Open and Honest

4 Do The Right Thing

SENTINEL SECURITY LIFE FINANCIAL DATA

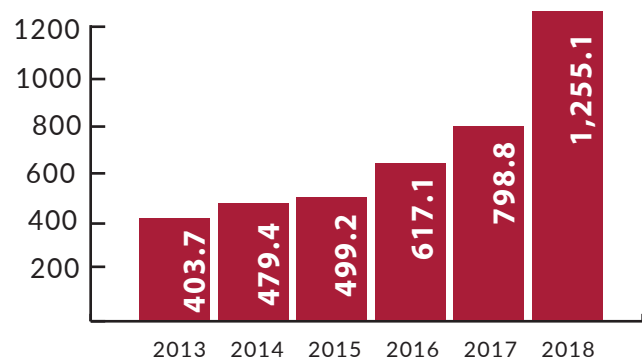
STATUTORY NET INVESTMENT INCOME (Millions)

Net investment income increased over 112% since 2013 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.



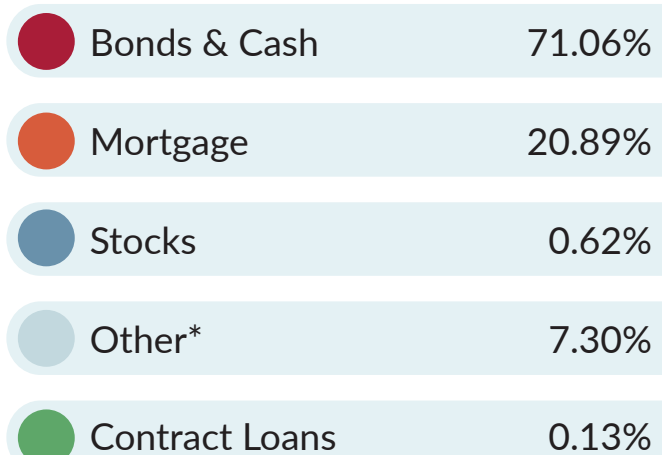
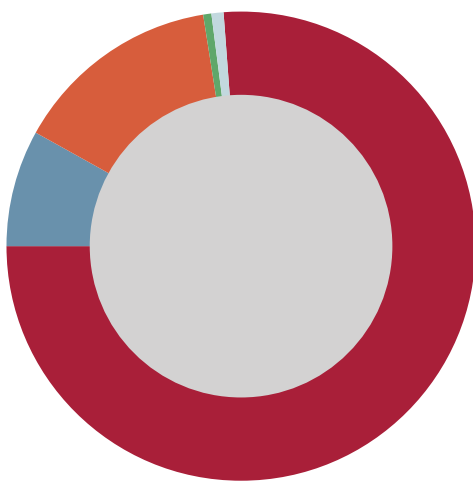
TOTAL STATUTORY ASSETS (Millions)

Total Statutory assets have increased over 210% since 2013. Sales for all product lines have increased during this time.



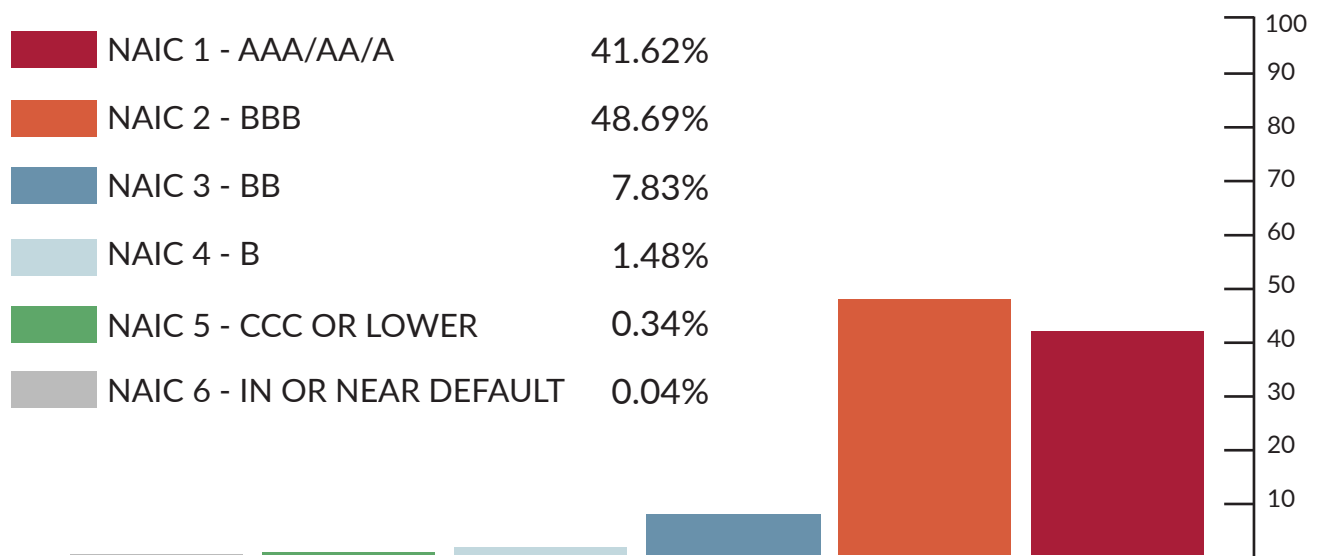
INVESTMENT PORTFOLIO SUMMARY

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 2018, 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 5.60%.

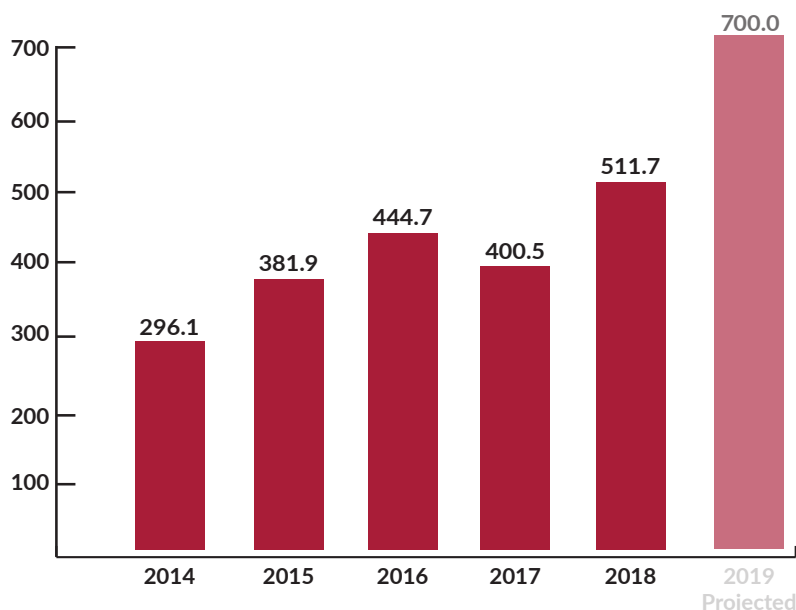


Out of all NAIC rated assets, 90.31% are rated invested grade

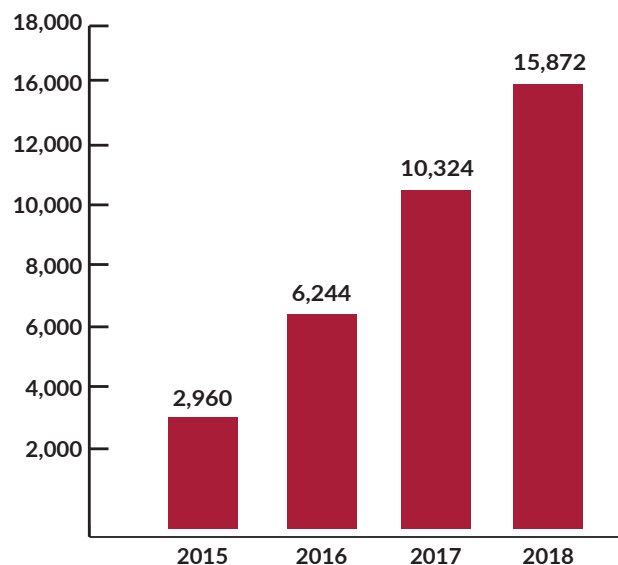
*Other assets such as Collateral Loans and Equity that do not follow the NAIC 1-6 scale.



GROSS PREMIUM AMOUNT HISTORY (MILLIONS)



AGENT GROWTH HISTORY



Sentinel is able to offer industry leading life insurance and fixed annuity products

through innovative product design and strong distribution channels. Sentinel maintains an appropriate amount of capital to support its overall business operations.

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.



Sentinel Security Life Insurance Company

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A.M. Best "B++" (Good) with
Stable Outlook as of November 2018