



FINANCIAL DATA 2016

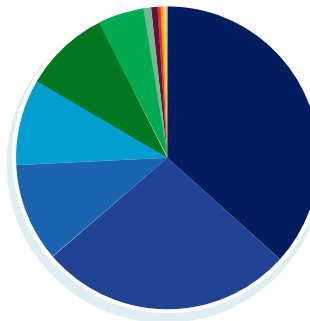
2016 was a year that saw many significant changes for Atlantic Coast Life Insurance Company. The company, a member of the Advantage Capital Holdings family of companies, experienced a new record for sales and growth. Advantage Capital Holdings brings insurance expertise in Finance, Investments, Actuarial, Legal, Regulatory and Operations. This, along with additional Capital, provides the expertise and resources to support growth into other states and product lines.

STATUTORY FINANCIAL HIGHLIGHTS*

Net Income	\$3,941,245
Admitted Assets	\$348,552,698
Total Liabilities	\$326,658,464
Gross Capital & Surplus	\$21,894,234
Gross Insurance In-Force	\$278,606
Total Adjusted Capital/Life & Deposit Contract Reserves	18.97%

*As of December 31, 2016 - Audited

PORTFOLIO ALLOCATION



ABS - 34.5%	CORP HY - 1.1%
CORP - 28.9%	TSY - .8%
CASH - 9.8%	PRIV EQ - .3%
CMBS - 8.6%	CMO - .2%
PRIV - 8.1%	CSTK - .1%
MTG LOAN - 6.1%	EM GOV - .1%
TX MUNI - 1.2%	MBS - .1%
	OTH AGY - .1%

In 2016, the company began a multi state expansion and currently is licensed in 27 states. This expansion is to accommodate its line of Multi Year Guaranteed Annuities (MYGA) marketed and sold through its growing network of IMO/FMO firms. 2016 MYGA production was \$191.8 million and 2017 production is projected to be \$250 million. New annuities are being launched in 2017 which will add to this total. The future has never been stronger or brighter for Atlantic Coast Life Insurance Company.

PORTFOLIO TOTALS

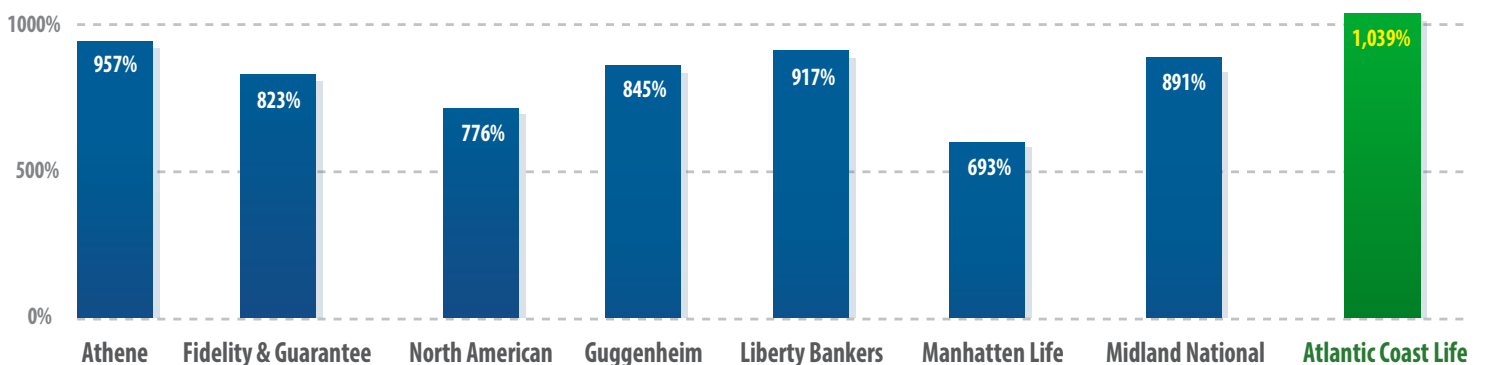
(12/31/15 STAT Basis)

	Book Value	Market Value
Total Portfolio	\$305,043,013	\$302,545,106
Fixed Income	\$304,280,013	\$301,235,777
Fixed Income %	99.7%	99.6%

FIXED INCOME PORTFOLIO

Duration	3.46
Book Yield	4.59
Yield to Maturity	4.67
Quality (M/S/F)	A2/A/A
Convexity	0.33

2016 RISK BASED CAPITAL RATIO



Atlantic Coast Life Insurance Company 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.

