

FINANCIAL STRENGTH

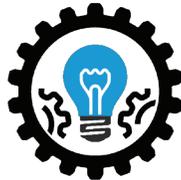
COMPANY, FINANCIAL & INVESTMENT DETAILS



INDUSTRY-LEADING SERVICE



CUSTOMER-FIRST MENTALITY



INNOVATIVE PRODUCT DESIGN



A LEADER IN EDUCATION



CONSISTENTLY RANKED A TOP FIA CARRIER

(Wink, Inc.'s Sales & Market Report, released quarterly)

At SILAC®, we constantly ask ourselves how we can do things better. We don't believe in complacency and are constantly striving to improve. Our core values hold us accountable for the promises we make and instill our commitment to our policyholders, agents, and employees. **We offer peace of mind.** SILAC is here to help grow and protect your hard-earned savings in order to achieve your retirement goals.

Our company has a national reputation for caring – but it's our SILAC family that truly sets us apart. Here, we have families, mentors, best friends, and above all, good, quality people who care about succeeding together as a company. We now celebrate **90 years** of providing straightforward & competitive products for clients, delivering best-in-class service to our agents & business partners, and propelling the success of our employees. SILAC is licensed in 48 states and the District of Columbia.

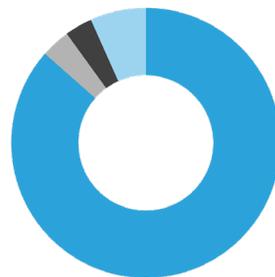
Proudly serving over
123,000
CURRENT POLICYHOLDERS



FINANCIAL STRENGTH & CURRENT RATINGS:

KBRA	BBB	Outlook Stable	Reaffirmed May 2025
AM BEST SINCE 1899	B	Outlook Stable	Reaffirmed Nov. 2025
FitchRatings	BBB-	Outlook Stable	Rating from Dec. 2024

OUR INVESTMENT PORTFOLIO & STATUTORY FINANCIALS (AS OF 9/30/25)



Bonds	86.5%
Mortgages	3.5%
Other Invested Assets	6.7%
Cash	3.3%

Over **87.8%** of our invested bonds carry an Investment Grade NAIC 1 or 2 rating.

RETAINED CASH & INVESTED ASSETS	\$4.3 BILLION
TOTAL ADJUSTED CAPITAL & SURPLUS	\$719 MILLION
IN-FORCE ACCOUNT VALUE	\$15.4 BILLION

Caring for our customers

SINCE 1935

TO LEARN MORE, VISIT OUR EDUCATIONAL MICROSITE TODAY BY SCANNING HERE:



SILAC® is licensed as SILAC Life Insurance Company in the state of California, license #6244-8. Policy form numbers and product availability vary by state. In Idaho, policy form is ELCFIA-ID. SILAC Annuities are products of the insurance industry and not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. A Fixed Indexed Annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. Premium is never directly invested in the external index that is part of the crediting strategies you choose. Past performance is not indicative of future results. Restrictions apply. Not a deposit. Not insured by a federal government agency. Withdrawal charges, bonus recovery, interest recovery, & market value adjustment may apply to withdrawals made during the withdrawal charge period. Restrictions apply.