



Financial Summary 2013

ABOUT SENTINEL SECURITY LIFE

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.

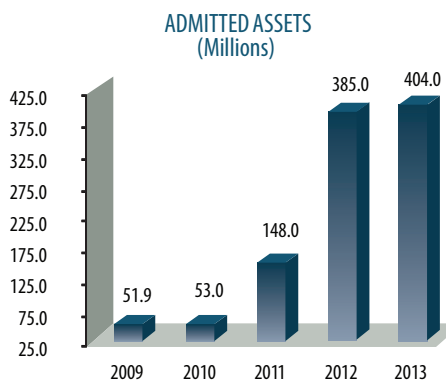
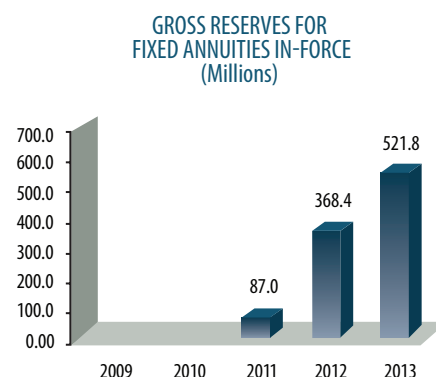
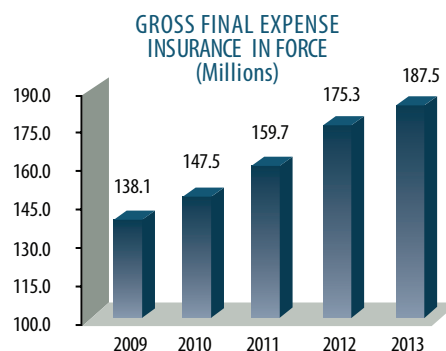
Sentinel has a long history of financial strength and stability that has afforded us the opportunity to invest wisely in the growth of our company. Our strength lies not only in the quality of our insurance products, but also the level of service we provide to our policyholders, agents, and shareholders. We invite you to learn more about our company by visiting www.sslco.com or by calling 800-247-1423.

FINANCIAL HIGHLIGHTS

Admitted Assets*	\$413,721,509
Total Liabilities	\$388,490,804
Gross Surplus*	\$25,230,705
Policy Reserves	\$120,337,971
Total Revenue	\$47,931,092
Gross Final Expense Insurance In-Force	\$187,502,788
Gross Reserves for Fixed Annuities In-Force	\$521,802,291
Capital & Surplus / Admitted Assets	6.1%

As of December 31, 2013 - Audited

SELECT FINANCIAL DATA



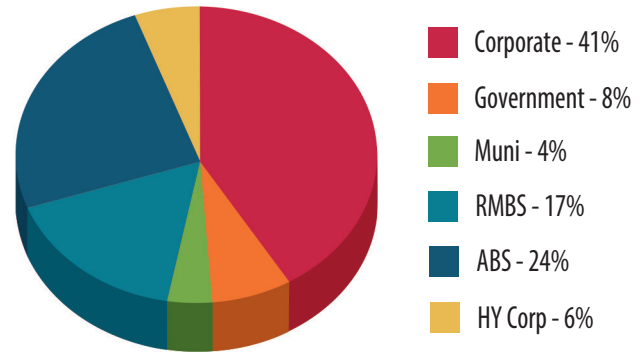
*Including surplus note of \$10M issued on March 26, 2014 and approved by the Utah Department of Insurance.

INVESTMENT PORTFOLIO SUMMARY

Sentinel's investment philosophy is based upon the principals of providing stable returns and income with minimal risk for policyholders and shareholders. The following graphs validate this philosophy and provide additional detail for the investment portfolio. As of December 2013 approximately 98% of the portfolio is invested in bonds with an overall credit quality of 1.42, using the National Association of Insurance Commissioners financial rating designations.

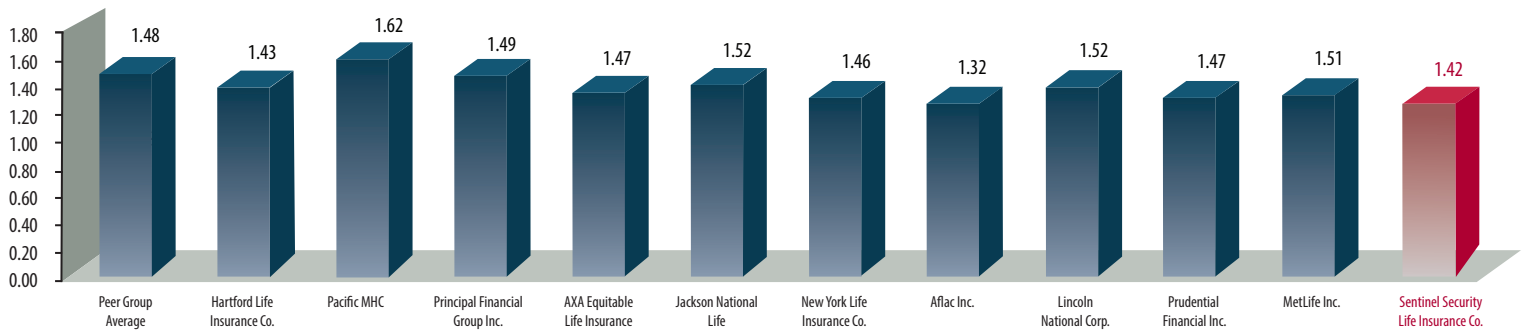
BOND INVESTMENT PORTFOLIO ALLOCATION BY ASSET TYPE

Sentinel Security Life Insurance Actual YE 2013



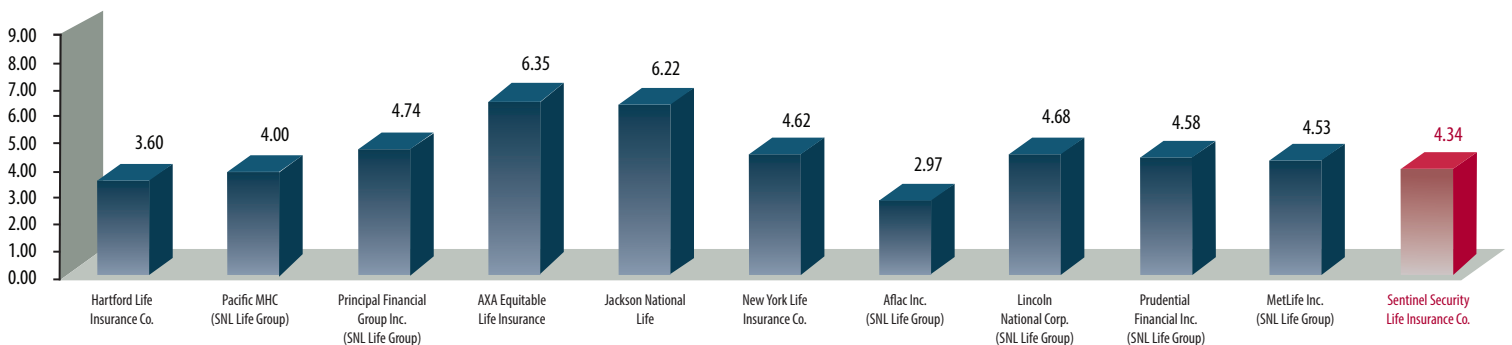
BOND WEIGHTED AVERAGE RATINGS

YE 2013



NET YIELD ON INVESTED ASSETS

YE 2013



Financial information obtained from SNL Financial.

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.

