

October 27, 2025

We are very pleased to announce that AM Best has affirmed EMC Life's financial strength rating of "A-" (Excellent) with a stable outlook. This solid rating is assigned to companies that have, in AM Best's opinion, an excellent ability to meet their ongoing obligations to policyholders.

AM Best deemed EMC Life's balance sheet very strong and its enterprise risk management appropriate. It also noted EMC Life is highly integrated into EMC, which provides diversification and cross-selling opportunities for agents and customers.

EMC Life demonstrates a strong financial standing with a total adjusted capital and surplus in excess of \$113 million and total assets of \$722 million at the end of 2024.

Thank you for your dedication and teamwork as we continue to improve lives.

Financial highlights

as of December 31, 2024

- Total assets of \$722.57 million at year-end 2024
- Total capital and surplus and asset valuation reserve (AVR) of \$113.4 million; the AVR supports EMC Life's long-term investment strategy by providing a cushion against potential equity and credit losses
- Total life insurance in force of \$15.3 billion
- Total profit for 2010-2024 of \$75.9 million
- \$40 million net life and annuity premiums in 2024
- \$45.5 million in life and annuity benefits paid in 2024

Investment Type	Book Value	Percent of Total
Bonds	\$502,202,707	76.8%
Common & Preferred Stock	\$21,092,296	3.2%
Mortgage Loans	\$71,834,042	11%
Policy Loans	\$16,198,648	2.5%
Cash & Short-Term Investments	\$27,280,571	4.1%
Other Invested Assets	\$14,913,837	2.3%
Total Invested Assets	\$653,522,101	