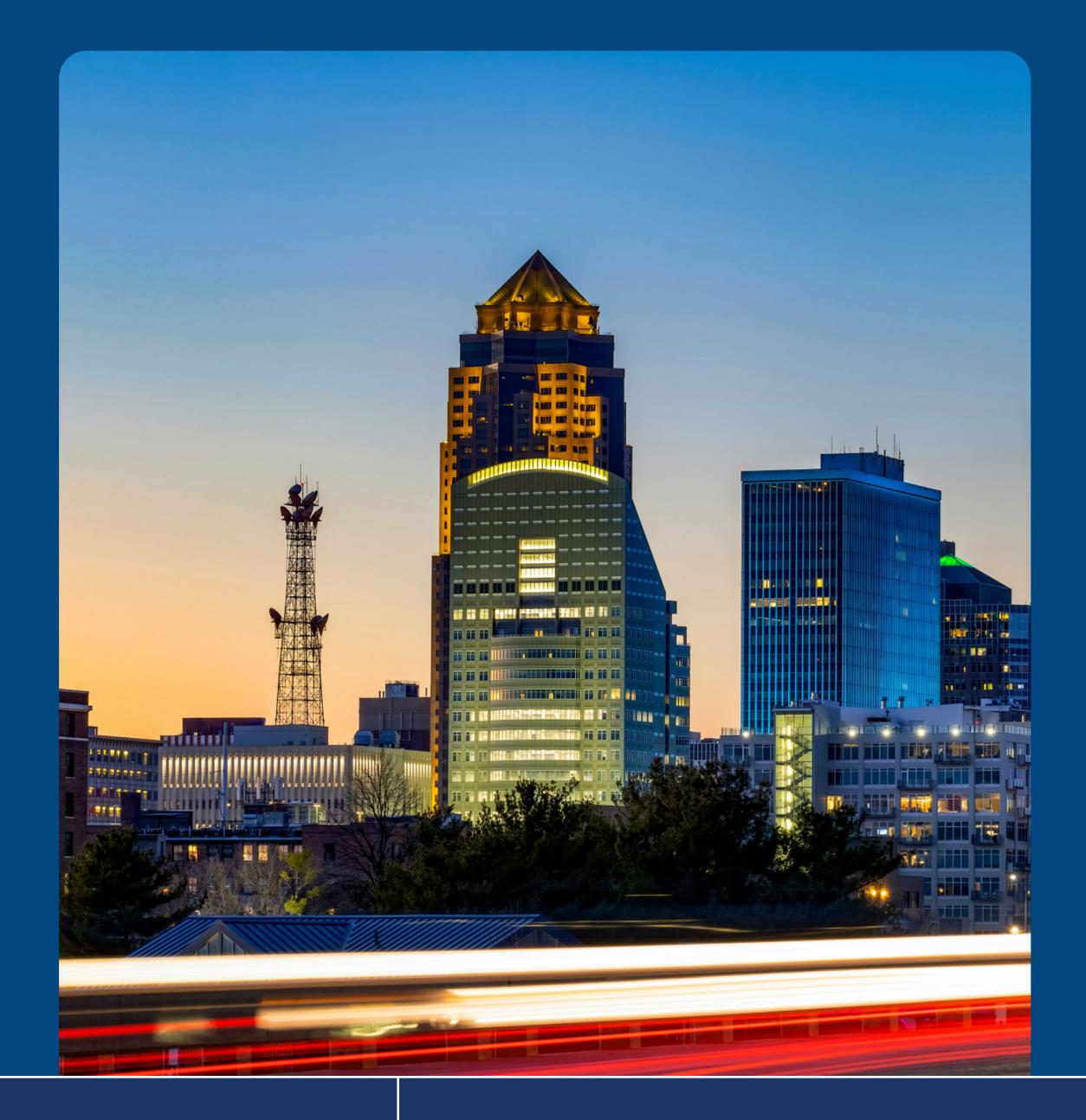


EMC National Life Company

EMC National Life Company (EMCNL) added a new distribution partner specializing in insurance technology in 2022. Together, we're focusing on new opportunities to create organic growth for EMC's key trading partners and EMC's broader Commercial Lines focus. We strive to (finally) make life insurance easier, more convenient and accessible, while also providing seamless customer experiences across the board.

Additional EMCNL Highlights

- EMCNL, an affiliate of EMC, has been in business for more than 100 years and markets term, whole life and universal life products in both the individual and workplace channels
- Utilizes powerful accelerated underwriting capabilities in addition to both simplified and traditional underwriting processes
- Life insurance in force of \$15 billion
- Adjusted capital and surplus of \$109 million



EMC 2022 ANNUAL REPORT: MAKING IT HAPPEN

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