

# A-CAP and AmeriLife launch New Fixed Indexed Annuity linked to the Credit Suisse Momentum Index

**NEW YORK – August 31, 2020** – A-CAP and AmeriLife today announced the launch of the Accumulation Protector Plus<sup>SM</sup> (“APP”) Annuity, a 10-year fixed indexed annuity. The APP Annuity is the latest addition to the industry-leading product lines of A-CAP’s two insurance subsidiaries, Sentinel Security Life Insurance Company and Atlantic Coast Life Insurance Company. The APP Annuity is distinct in the industry, and gives contract holders exclusive access to the Credit Suisse Momentum Index (Bloomberg: CSEAMTM5 <Index>), as well as a unique 10-year guarantee of participation rates through the index.

Principal protection and growth potential over a wide range of possible future financial conditions are fundamental features of the APP annuity. Contract holders can choose from eight flexible crediting strategies, including four strategies paired with the Credit Suisse Momentum Index, to create a custom growth plan that aligns with their retirement goals and protects their principal from market downturns.

“The APP Annuity was designed to address the needs of today’s retirees,” said Doug George, Head of Life and Annuity for A-CAP. “With life expectancy increasing, growing uncertainty surrounding traditional sources of retirement income, the lasting repercussions from the Great Recession, and the general volatility of today’s marketplace, retirees are now looking for a way to protect their hard-earned savings. The APP Annuity, with exclusive access to the Credit Suisse Momentum Index, is designed to perform well under both increasing and decreasing financial market conditions. This is a product that we are very proud to offer at both A-CAP carriers.”

The Credit Suisse Momentum Index crediting strategies associated with the APP Annuity are distinctive in the insurance industry as they give contract holders the ability to accumulate wealth in both bull and bear markets. Further, two of the strategies offer the unique feature of guaranteed participation rates for 10 years. The risk-monitored Credit Suisse Momentum Index diversifies its underlying components across equities, bonds and commodities in four global regions. Implementing a momentum-driven strategy, the Credit Suisse Momentum Index takes long positions in components exhibiting the strongest trends and takes short positions in components with weaker trends. This investment approach, coupled with the stable framework of the APP Annuity, gives contract holders an opportunity to grow their premium during turbulent economic environments.

“We are thrilled to work with Atlantic Coast Life Insurance Company, Sentinel Security Life Insurance Company and AmeriLife in launching this new index,” says Michael Ebert, Credit Suisse’s Global Head of ITS Equity Derivatives and Convertibles. “Recent events have again emphasized the importance of stability for investors. To address this demand, the Credit Suisse Momentum Index harnesses a relative strength investment strategy that implements both long and short exposures to a diverse set of markets across the globe. With its innovative design, the index aims to benefit from additional growth opportunities and thereby generate stable returns in different market conditions.”

As an additional feature of the APP Annuity, contract holders can enhance their contract by selecting the Rate Enhancement Rider. The Rate Enhancement Rider increases the Fixed, Participation, and Cap rates across the

contract holder's crediting strategies, substantially boosting the potential return from market upswing. This rider also increases the amount available for free withdrawal from 5% to 10% of the contract holder's account value and includes a 110% minimum guaranteed return of premium over 10 years.

"This is truly a unique product we're thrilled to bring to market in partnership with A-CAP," said Denny Southern, President of Annuity & Retirement Planning for AmeriLife. "As the number of pre-retirees and retirees continues to grow, this exclusive product will be a differentiator for our distribution, and help us continue to fulfill our mission to offer insurance and retirement planning solutions to provide peace of mind and help people live longer, healthier lives."

The product description above is a summary only. All benefits and features are subject to the actual terms and conditions of the annuity contract. To learn more about the Accumulation Protector Plus<sup>SM</sup> ("APP") Annuity and the Credit Suisse Momentum Index, agents and financial advisors can visit [www.sslco.com/app](http://www.sslco.com/app), [www.aclico.com/app](http://www.aclico.com/app), and [indices.credit-suisse.com/CSEAMTM5](http://indices.credit-suisse.com/CSEAMTM5) or contact Sentinel Security Life Insurance Company's Sales Team at 800-247-1423 and Atlantic Coast Life Insurance Company's Sales Team at 844-442-3847.

Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company and Atlantic Coast Life Insurance Company. The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the one-year point-to-point or two-year point-to-point crediting strategies, provided that Sentinel Security Life Insurance Company and Atlantic Coast Life Insurance Company continue to have access to the Credit Suisse Momentum Index.

#### **Attributions and Disclaimers with Respect to Credit Suisse**

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**About Credit Suisse AG**

Credit Suisse AG is one of the world's leading financial services providers and is part of the Credit Suisse group of companies (referred to here as 'Credit Suisse'). Our strategy builds on Credit Suisse's core strengths: its position as a leading wealth manager, its specialist investment banking capabilities and its strong presence in our home market of Switzerland. We seek to follow a balanced approach to wealth management, aiming to capitalize on both the large pool of wealth within mature markets as well as the significant growth in wealth in Asia Pacific and other emerging markets, while also serving key developed markets with an emphasis on Switzerland. Credit Suisse employs approximately 48,800 people. The registered shares (CSGN) of Credit Suisse AG's parent company, Credit Suisse Group AG, are listed in Switzerland and, in the form of American Depositary Shares (CS), in New York. Further information about Credit Suisse can be found at [www.credit-suisse.com](http://www.credit-suisse.com)

**About A-CAP**

A-CAP is a holding company owning multiple insurance and financial businesses on its unique and synergistic platform. These businesses include primary insurance carriers, an SEC registered investment adviser, reinsurance vehicles, and marketing organizations. With broad knowledge across the insurance and investment sectors, A-CAP's management team has diverse experience and provides comprehensive services to policyholders, insurance company clients and capital partners. Launched in 2013, A-CAP is a privately held company with offices located in New York, Charleston, Chicago, Salt Lake City and Omaha. For more information, visit [www.acap.com](http://www.acap.com).

**About AmeriLife**

AmeriLife is a national leader in developing, marketing and distributing life and health insurance, annuities and retirement planning solutions to enhance the lives of pre-retirees and retirees. For nearly 50 years, AmeriLife has partnered with the nation's leading insurance carriers to provide value and quality to customers served through a national distribution network of over 150,000 insurance agents and advisors, 25 marketing organizations, and 50 insurance agency locations. Visit [www.amerilife.com](http://www.amerilife.com) and follow AmeriLife on [Facebook](#) and [LinkedIn](#) for more information.

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