

Accordia Life Business Overview

Tracing our origins

1896

Central Life Assurance Company established

1897

American Mutual Life Insurance Company founded

1994

American Mutual merges with Central Life

1996

Central Life changes name to AmerUs Life Insurance Company.

2000

AmerUs announces acquisition of Indianapolis Life Insurance Company

2006

Aviva PLC completes acquisition of AmerUs; forms Aviva USA

2013

Life insurance business line acquired by Global Atlantic

2014

Life insurance business renamed Accordia Life

Built on knowledge and experience

Accordia Life is an innovative life insurance company, providing customers and agents proven expertise in indexed universal life insurance. The company's products help meet the protection, wealth transfer and small-business needs of customers throughout the United States. Accordia Life's success is built on a foundation of experience, exceptional products and deep relationships.

Accordia Life is a subsidiary of Global Atlantic Financial Group Limited, a multi-line insurance and reinsurance company with over \$30 billion in assets and 10 offices. Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in April of 2013.

A STRONG FOUNDATION

A-

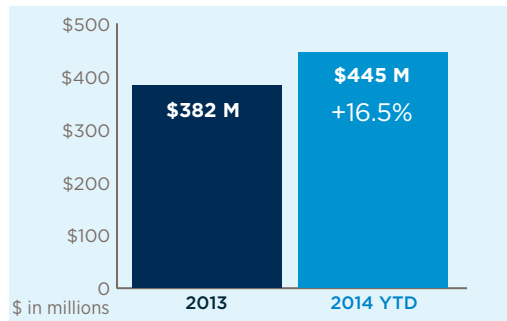
Accordia Life and Annuity Company

"Excellent," 4th highest of 16, AM Best

"Strong," 7th highest of 21, Standard & Poor's

Ratings apply to financial strength of the issuing company and do not apply to any specific product offering. Ratings as of 6/26/2014.

CAPITAL AND SURPLUS



TOTAL ASSETS

\$7.4 billion

FACE AMOUNT INFORCE*

over \$100 billion

INFORCE POLICIES*

300,000

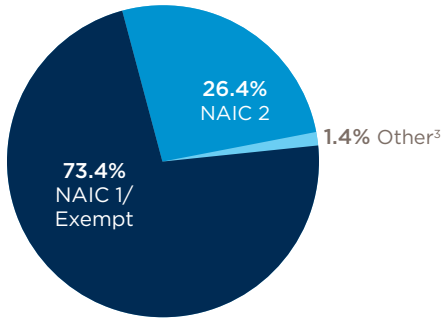
Data as of March 31, 2014

Includes policies issued by Aviva USA and its predecessor companies.

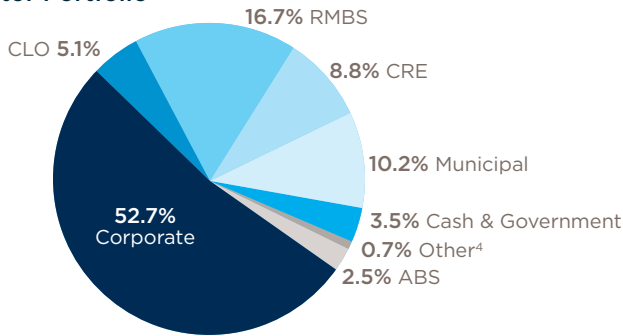
INVESTMENT EXPERIENCE

Investment and risk management experience are at the core of Accordia Life's business and underlie our success. In addition, Accordia Life enjoys a long-term strategic relationship with Goldman Sachs Asset Management, a market leader in asset management.

NAIC Rating Breakdown^{1,2,3}



Sector Portfolio^{1,4}



¹Excludes derivative positions & closed block assets

²Includes exempt commercial mortgage loans

³Includes all currently rated non-NAIC 1 or 2 assets & equity

⁴Includes Equity and Insurance-linked Assets

Data as of March 31, 2014

EXPERIENCED LEADERSHIP

Accordia Life is managed by a team of seasoned industry veterans, who have the knowledge and experience to understand distributor needs and deliver compelling products with proven designs. Our leadership team averages over 20 years of experience in the financial industry. The executive team is led by Nick von Moltke, CEO, and Mike Miller, President.

Prior to joining Global Atlantic, Nick von Moltke worked for 10 years at Goldman Sachs, being named a Managing Director in 2006. Previously, von Moltke, who holds an MBA from Northwestern University's J.P. Kellogg Graduate School of Business, held a variety of leadership roles in General Electric's financial business.

Mike Miller has 25 years of experience in the insurance industry. Miller holds an MBA from the University of Chicago and JD from Washburn. Prior to his position with Global Atlantic, Miller held a variety of leadership roles at Aviva USA, including EVP, Sales and Distribution.

EXECUTIVE LEADERSHIP TEAM

- Nicholas von Moltke, CEO
- Mike Miller, President
- Gilles Dellaert, CIO
- Steve Hinrichs, Sales
- Brock Scheck, Business Operations
- Kathy Bauer, HR
- Maureen Henderson, General Counsel
- Tom Doruska, Product
- Dave Neve, Chief Actuary
- Chris Guttin, Data Analytics
- Mark Elming, IT
- Mark Wiltse, Chief Financial Officer
- Virginia Craig, Underwriting and Insurance Operations

BUSINESS PRINCIPLES

People.	Integrity.	Teamwork.	Innovation.	Stewardship.
We strive to attract and develop a diverse team of talented individuals who reinforce our culture. We are dedicated to advancing their careers in the spirit of meritocracy.	We are honest, fair and transparent in all aspects of our business. We deeply value our reputation and client relationships.	As shared owners of our organization, we take a collaborative approach to problem solving and decision making.	We develop creative solutions to proactively meet the changing needs of our policyholders, agents and our business.	We are rigorous in understanding and quantifying risk and judicious when electing to deploy capital, as we seek to grow and preserve our policyholders' and shareholders' assets.