



***US ALLIANCE***

**- CORPORATION -<sup>TM</sup>**

**2022  
SHAREHOLDER  
UPDATE**



DEAR FELLOW SHAREHOLDER:

We are excited to report our third consecutive profitable year in our company's history! As I wrote last year, please remember what these volatile markets give, they can take away. Nonetheless, we are excited to report a 2021 full year profit!

2017, 2018, 2019, 2020 & 2021 Year-End Results

12/31	Assets	Revenues	Shareholders' Equity	Organic Premium	Net Income Per Share
2017	\$38,988,337	\$12,071,857	\$13,935,702	\$3,167,654	(\$0.18)
2018	\$44,528,989	\$11,459,287	\$12,632,666	\$4,573,748	(\$0.06)
2019	\$54,393,249	\$11,966,286	\$16,876,197	\$4,970,208	\$0.08
2020	\$115,387,096	\$16,271,905	\$18,404,791	\$6,358,043	\$0.06
2021	\$121,484,834	\$17,589,245	\$17,584,756	\$8,566,404	\$0.04

Each day, each week, each month we strive to build products for today and to build value for you.

From that first \$200 premium on May 1st, 2013, our total income for 2021 was \$17,589,245. Our assets at December 31, 2013 were \$8,747,344 and as of December 31, 2021 our total assets have grown to \$121,484,834. While we are very proud of how far we have come, we know the road ahead is long and challenging and more volatile than we could have imagined. **We keep our team safe, protect our policyholders and grow your company.** We are a relationship-based company and quarantines, business closures and other safety measures have made our work extremely challenging. We expect volatility in the market value of our assets to continue, but we are reassured our asset manager's skill and knowledge of markets all over the world will sustain us through this volatile period.

Our balance sheet is solid and we continue to look for new opportunities to accelerate our growth and march to sustained profitability. We need your help to build your company. Every day we are stronger and better equipped to serve our customers and policyholders in North Dakota, Kansas, Oklahoma, Missouri, Nebraska, South Dakota, Wyoming, and Montana. Won't you help us? Everyday we are excited to be with you on this journey of building your company.

Our results are important. But most important is the future. Please help us by reviewing the products we offer. Please think of us when you think of your insurance needs and please think of us with your friends, neighbors, and small businesses. We are grateful to you for your investment, and your patience as our Path to Profitability journey continues. Together we continue to build a great company, but we need your help.

As always, you are welcome to contact me by emailing [jack.brier@usalliancecorporation.com](mailto:jack.brier@usalliancecorporation.com) or calling our toll-free number (866) 953-4675. Remember, our results are on file with the SEC and available on our website under the Securities and Exchange Commission Filings.

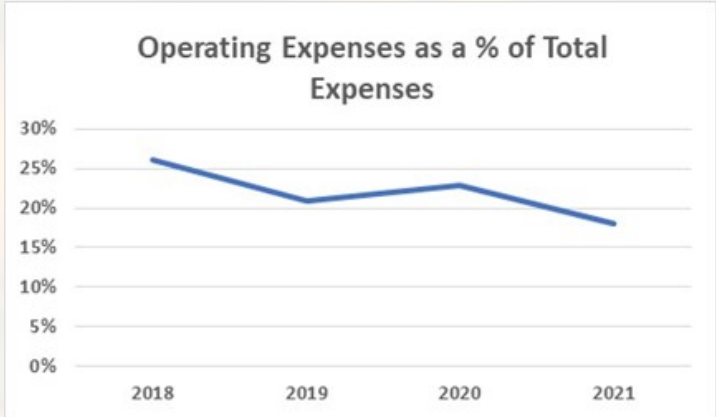
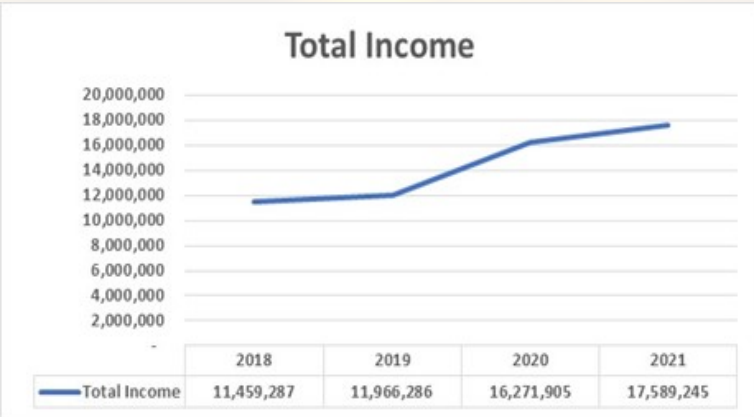
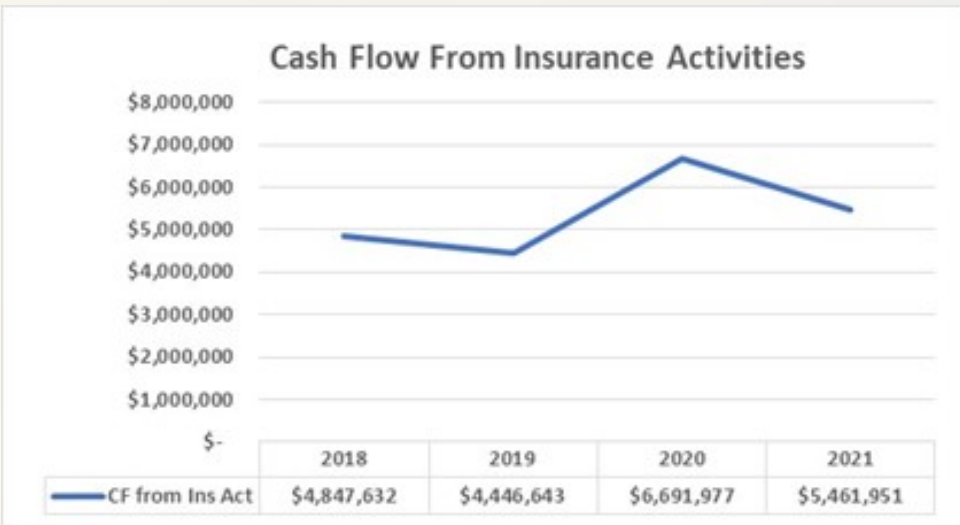
We are working every day for you! We are here for you.

With every good wish.

Cordially,



Jack H. Brier  
President & Co-Founder



\* 2017 revenue and total expenses includes one-time revenue and increase in reserve expenses of \$3.9 million from the ALSA transaction.





# OUR PRODUCTS

## Term Life Insurance

Term life insurance is temporary and offers coverage for a specific term. Available for 10, 15, 20, or 30-year terms. This product is the most affordable form of Life Insurance. We offer both fully underwritten and simplified issue.

## Whole Life Insurance

Whole life insurance is permanent life insurance. Premiums are paid for 10 or 20 years and your benefits last a lifetime. Whole Life also builds cash value should the need arise.

## Group Life Insurance

Group life insurance is designed for companies with as few as 3 employees. The process is simple and a great benefit, which makes this a great tool to retain your best employees.

## Short Term Disability (STD) and Long Term Disability (LTD)

Short Term Disability (STD) offers peace of mind to you and your employees when a disability occurs. Long Term Disability (LTD) offers a long-term income solution for the most severe disabilities.

## Critical Illness (Cancer, Heart Attack, Stroke)

Critical Illness is designed to protect you from the high costs of cancer, heart attack, stroke, kidney failure, major organ transplant, blindness, coma, deafness, paralysis, severe burn, and more.

## Juvenile Term Insurance

Our Juvenile product features a one-page application process, a one-time premium, and protects your child's insurability.

## Annuities

Our Annuity product features a guaranteed minimum interest rate, a 5-year rate guarantee, with an annual 10% free withdrawal provision. This is a great solution to the unpredictable markets.

## Pre-Need Insurance

Our specialized Pre-Need funeral products are offered by funeral directors to facilitate prepayment of funeral expenses. This product eases the burden of the loved ones left behind.

## Firehouse Series

To show our gratitude for our firefighters, relief associations can purchase low cost and high value plans for their members. These products feature custom plan designs and a simple application process, and 24-hour coverage.

**1303 SW First American Pl, Ste 200 | Topeka, Kansas 66604**

**Office: 785.228.0200 | Toll-free: 866.953.4675 | Fax: 785.228.0202**

**Email: [info@usalliancecorporation.com](mailto:info@usalliancecorporation.com) | Website: [usalliancecorporation.com](http://usalliancecorporation.com)**

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