ACLI Initiative to achieve greater economic empowerment of financially underserved communities across the country - 360 Community Capital

**Why?**
- Significant opportunity (and responsibility) to invest in underserved and undercapitalized communities

**What?**
- Invest in the creation and preservation of affordable/workforce housing and community facilities, along with wealth creation opportunities

**How?**
- Establish a 501(c)(3) affiliate to aggregate capital and collaborate on investment vehicles that meet insurer requirements (e.g., capital treatment, accounting)
Innovative and sustainable solutions are necessary

Combine **INVESTMENT CAPITAL** with investment grade, market rate structures to **ADDRESS THE RACIAL WEALTH GAP AT SCALE**

- Expands Middle Class
- Allows for Wealth Transfer
- Advances Impact Investing for Life Industry
- Leverages Multi-Asset Strategies
- Diversifies Portfolios

Benefits all parties
Process & Next Steps

• Industry Leadership & Formation of 360 Community Capital
• Building Financing Network
• Defining Measurable Impact
• Identifying Investing Opportunities that Meet Stakeholder Needs
• Removing Barriers

Takeaways

• Need for Modernization
• Need for Data
• Consideration of Intentionality
• Offer to Help