

We Are the Future of Planning for Tomorrow



American Life

A Better Kind of Company

American Life is committed to providing best-in-class life and annuity products. We combine the industry's best practices with forward-thinking technology to deliver market-leading products and a seamless customer experience.





A Past Built on Industry Expertise

Founded in 1960 and reimagined in 2018, American Life has been providing financially stable insurance products to customers for almost 60 years.

In 2018, industry veterans Mike Minnich and Michael Salem joined the company, contributing their vast expertise in insurance, technology, and investing.



A Future Built on Innovation

We believe that planning for your future shouldn't be a process that's stuck in the past. American Life saw an opportunity to integrate cutting-edge technology into an industry that is often laden with outdated systems and complicated processes.

In September 2018 we announced our partnership with FAST, a leading digital platform, making us the first insurance company to be entirely cloud-based. By introducing new technology and forward-thinking business models, we have transformed the experience of buying insurance from being time-consuming, complicated, and stressful, to being simple, fast, and easy.

A photograph of a family of four hiking through a forest. The father is on the left, wearing a dark sweater, holding a stick. The mother is in the center, wearing a plaid shirt and jeans, also holding a stick. A young boy is on the left, wearing a blue vest over a grey shirt and jeans, holding a stick. A young girl is on the right, wearing a plaid shirt and jeans, holding a stick. They are all smiling and looking down at the ground. The background is a forest with trees and fallen leaves.

A Better Customer Experience

- We make it fast and easy to get a policy.
- We partner with top agents to guide our customers.
- We provide exceptional service and full transparency.
- We respond quickly to our customers' needs.
- We offer relevant, focused products at competitive rates.
- We are financially secure with a long-term outlook.

Foundations of Our Success



Experienced Management & Dynamic Culture

- Our management team has decades of experience across insurance, investments and technology.
- Our culture is forward-thinking, risk-averse, entrepreneurial, and collaborative.
- We value building strong relationships with our business partners, our customers, and their agents.
- We believe transparency and good customer service are critical to our success.



Technology & Innovation

- American Life is the first insurance company to be fully cloud-based through our partnerships with leading digital platforms FAST Technologies and Amazon Web Services (AWS).
- Unique to the insurance industry, our adoption of modern technology enables lower costs, faster speed to market and a superior customer and agent experience.



Efficient Operating Model

- Streamlined technology & processes keep us nimble in an ever-changing environment.
- We keep costs low and pass the savings on to our customers through competitive products.



Financial Strength

- A.M. Best rates us B++.
- Our flexible capital model allows us to quickly meet the changing demands of our customers and the marketplace.
- American Life has a long-term outlook that focuses on maintaining stability as we grow.



Our Leadership

Mike Minnich, President

Mike has 24 years of experience in insurance, technology, risk-management, and investing. He previously served as Chief Investment Officer (CIO) to Advantage Capital, a specialty life and annuity holding company, as well as Managing Director at Swiss Re, the second largest reinsurance company in the world. Mike graduated with a degree in Electrical Engineering from MIT and has an MBA from the MIT Sloan School.



Michael Salem, Chairman

Michael has 15 years of experience in insurance distribution, insurance investing, and technology. He previously co-founded Vanbridge Holdings LLC, a boutique insurance intermediary, and spent a decade investing as a principal in the hedge fund industry. Michael graduated with a degree in Computer Science from Brown University and has a Master's degree in Electrical Engineering from Stanford University.

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Life & Annuities Reimagined

We take pride in our origins – but we aren't afraid to challenge the status quo when it means a better company, better products, and a better experience for you.



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