



## ATLANTIC COAST LIFE INSURANCE COMPANY



### This Week at Atlantic Coast Life Insurance Company:

- Agent Portal Request
- Safe Harbor & Safe Haven Rate Adjustments effective 3/11/20
- There is still time to win \$2,500 in our Annuity E-App Contest!
- Sign up for our Annuity E-App Webinar!
- Medicare Supplement Rate Adjustments

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### Agent Portal Request

We are experiencing very strong sales in our annuity product line and want to thank you for your support. Because of heavy volume, we ask that you **please use the Agent Portal** to check the status of your applications in lieu of calling phone support. Your cooperation will allow our teams to get policies issued as quickly as possible. The Agent Portal has the most recent up-to-date information available and is the resource that our phone representatives leverage when you call in for support.

Additionally, we wanted to remind you about the newest feature on the Agent Portal, the **Received Paper Applications** section of the Client Policies List tab. This section allows you to see received applications in the system before they are assigned a policy number. You can now track the progress on received applications sooner than you had been able to in the past.

If you choose to call in, please note that wait times may be longer than usual. There has been a significant increase in the number of phone calls received per day, and many of the questions coming in could easily be addressed on the Agent Portal. We are working around the clock to ensure our service levels are maintained. We thank you for your understanding during this busy time.

## Safe Harbor & Safe Haven Rate Adjustments effective 3/11/20

On March 3, 2020, the Federal Reserve cut interest rates by 50 basis points. Due to this decision and the recent significant drop in treasury rates and investment yields, Atlantic Coast Life Insurance Company will need to further reduce its MYGA rates, **effective March 11, 2020**.

To download an updated Annuity Rate Sheet, please click below.

[Annuity Rate Sheet - Effective 03/11/2020](#)

Important Dates to Remember:

- **March 10, 2020:** Date applications must be signed to receive current rates. Applications must be signed before or on March 10, 2020 to receive the current crediting rates.
- **March 11, 2020:** Date when new crediting rates take effect. Any application signed on or after March 11, 2020 will receive the new crediting rates.
- **March 13, 2020:** Date application must be received in Home Office to receive current rates. Applications signed before or on March 10, 2020 must be received in the Home Office by March 13, 2020 to receive the current crediting rates. We will accept faxed or e-mailed applications on March 13, 2020.

New Business E-mail: [newbusiness@insadminservices.com](mailto:newbusiness@insadminservices.com)

New Business Fax: 1-888-433-4795

- **April 27, 2020:** Date rate lock ends. All transfer and exchanges for any application signed on March 10, 2020 or earlier must be fully completed with the initial premium received in the Home Office by April 27, 2020, in order to receive the current crediting rates.

## There is still time to win \$2,500 in our Annuity E-App Contest!

**Our Annuity E-App Contest runs until May 31, 2020.**

For Agents using the E-App for the first time they will receive \$100 for each annuity E-App that is submitted, up to a max of \$1,000.

For agents who use the E-App all the time, submit an E-App for a chance to win a grand prize of \$2,500.

Click [here](#) for more information.

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## Sign up for our Annuity E-App Webinar!

**New webinar dates have been added for March! Register [here](#)!**

E-App usage has more than DOUBLED in the last 9 months!

"Why you ask?"

- E-App Bonus
  - Practically eliminates missing requirements
  - Makes for faster processing time getting you paid a lot sooner
  - Avoid copying redundant info
  - Very intuitive and user friendly
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## Medicare Supplement Rate Adjustments

**Rates were adjusted in Alabama, Illinois, Nebraska, North Carolina, South Carolina and West Virginia on March 1, 2020.**

Premium rates are guaranteed for the first year a policy is in force. Letters to existing policyholders whose policies have been in force for more than one year will be mailed from our office and will explain that rate increases will take effect after the required notification period has been met.

All New Business applications signed and dated prior to effective dates or before should use the current premiums. Applications signed and dated on or after each state's respective effective date must use the new premium rates.

You may download the new Outline of Coverage located in the "Product Forms" section of our [Agent Portal](#) on the effective dates. Printed versions will be available within the next couple of weeks.

Thank you for your continued support and partnership!

Click on the link below for details.

[Rate Chart](#)

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**Atlantic Coast Life Insurance Company**  
**"A Beacon of Integrity Since 1925"**

Atlantic Coast Life Insurance Company is a premier provider of life insurance, pre-need and fixed annuity products for families.

■ ■ ■ ATLANTIC COAST LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY

Atlantic Coast Life Insurance Company | 844-442-3847 | <https://aclico.com/>



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