



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 03/11/2020

AGENT USE ONLY

SAFE HARBOR
(Simple Interest)

SAFE HAVEN
(Compound Interest)

Interest Rate Guarantees

	SAFE HARBOR (Simple Interest)	SAFE HARBOR (Simple Interest)	SAFE HAVEN (Compound Interest)	SAFE HAVEN (Compound Interest)
5 Years Fixed	<u>All Other</u> - Year 1: 4.25% - Year 2+: 3.25% - Effective ** Compound Level Rate: 3.23%	<u>FL*</u> - Year 1: 4.15% - Year 2+: 3.15% - Effective ** Compound Level Rate: 3.15%	<u>All Other</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 3.25%	<u>FL*</u> - Year 1: 3.95% - Year 2+: 2.95% - Effective ** Compound Level Rate: 3.15%
6 Years Fixed	<u>All Other</u> - Year 1: 4.40% - Year 2+: 3.40% - Effective ** Compound Level Rate: 3.28%	<u>FL*</u> - Year 1: 4.30% - Year 2+: 3.30% - Effective ** Compound Level Rate: 3.20%	<u>All Other</u> - Year 1: 4.15% - Year 2+: 3.15% - Effective ** Compound Level Rate: 3.32%	<u>FL*</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 3.22%
7 Years Fixed	<u>All Other</u> - Year 1: 4.55% - Year 2+: 3.55% - Effective ** Compound Level Rate: 3.34%	<u>FL*</u> - Year 1: 4.45% - Year 2+: 3.45% - Effective ** Compound Level Rate: 3.26%	<u>All Other</u> - Year 1: 4.20% - Year 2+: 3.20% - Effective ** Compound Level Rate: 3.34%	<u>FL*</u> - Year 1: 4.10% - Year 2+: 3.10% - Effective ** Compound Level Rate: 3.24%
10 Years Fixed	<u>All Other</u> - Year 1: 4.95% - Year 2+: 3.95% - Effective ** Compound Level Rate: 3.46%	<u>FL*</u> - Year 1: 4.85% - Year 2+: 3.85% - Effective ** Compound Level Rate: 3.38%	<u>All Other</u> - Year 1: 4.35% - Year 2+: 3.35% - Effective ** Compound Level Rate: 3.45%	<u>FL*</u> - Year 1: 4.25% - Year 2+: 3.25% - Effective ** Compound Level Rate: 3.35%
20 Years Fixed	<u>All Other</u> - Years 1-5: 2.95% - Years 6-10: 3.95% - Years 11-15: 5.95% - Years 16-20: 6.95% - Effective ** Compound Level Rate: 3.50%	<u>FL*</u> - Years 1-5: 2.75% - Years 6-10: 3.75% - Years 11-15: 5.75% - Years 16-20: 6.75% - Effective ** Compound Level Rate: 3.40%	<u>All Other</u> - Years 1-5: 2.75% - Years 6-10: 3.25% - Years 11-15: 3.75% - Years 16-20: 4.25% - Effective ** Compound Level Rate: 3.50%	<u>FL*</u> - Years 1-5: 2.65% - Years 6-10: 3.15% - Years 11-15: 3.65% - Years 16-20: 4.15% - Effective ** Compound Level Rate: 3.40%

Riders

Optional Riders and cost

Death Benefit Feature - 0.25% interest reduction***

Preferred 10% Free Withdrawal - 0.15% interest reduction
 Death Benefit Feature - 0.25% interest reduction***
 Accumulated Interest Withdrawal - 0.05% interest reduction

*Death Benefit Feature is required in Florida and is priced into Florida rates.

All Florida contracts are issued with the Death Benefit Feature.

***Owner's issue age 86-90 for the five, six, seven, and ten year guarantee period and owner's issue age 70-75 for the twenty year guarantee period are required to purchase Death Benefit Feature.

**Rounded to second decimal place

Interest rates are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Not all annuities and optional riders are available in all states.

AGENT USE ONLY	SAFE ANCHOR (Compound Interest)		GUARANTEED INCOME ANNUITY		INCOME NAVIGATOR
Premium Bonus	NA		GLWB Rider:	8%	Base Contract - 7.00% With Income Rider - 8.00%
			Legacy Rider:	10% for issue ages under 76 8% for issue ages 76-80 3% for issue ages 81-85	
			Accum Rider:	10% for issue ages under 76 8% for issue ages 76-80 6% for issue ages 81-85	
Interest Rate Guarantees					
1st Year Rate	All Other: 3.40%	FL: 3.30%	1.65% (with subsequent purchase premium)		2.00%
Current Rate Guarantee	5 Yr		2 Yrs		1Yr
Indexing					
Index/Benchmark	S&P 500®		LIBOR		S&P 500®
Participation Rates	100%		65.00%		100%
Caps	Annual Point-to-Point: 6.25% Monthly Averaging: 7.00% Monthly Sum: 2.25%		NA		Annual Point-to-Point Cap: 3.45% Monthly Averaging Cap: 4.00% Daily Averaging Cap: 4.00% Monthly Sum Cap: 1.50%
Riders					
Optional Riders and Cost	Required Minimum Distribution - 0.16% fee Preferred 10% Free Withdrawal - 0.15% fee Death Benefit Feature - 0.25% fee* Accumulated Interest Withdrawal -0.05% fee		GLWB Rider:	1.25% fee years 1-5 1.60% fee years 6-10	Income Rider - 1.05% fee
			Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10	
			Accumulation Rider:	No fee	

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