



This Week at Atlantic Coast Life Insurance Company:

- Agent Resources
- 2020 Annuity E-App Contest Closed
- GIA Changes Effective 6/08/20
- Virtual Sales Webinar Series
- Medicare Supplement Rate Adjustments
- INA Changes

Latest Agent Resources: Current Annuity Rate Sheet 2019 Financial Summary

2020 Annuity E-App Contest Closed!

Thank you to everyone who participated in our 2020 Annuity E-App Contest, which closed on Sunday, May 31st. The drawings for cash prizes will take place the week of **June 15th and winners will be announced the week of June 22nd!**

The turnout for this year's E-App Contest was fantastic, as more agents are leveraging the E-App than ever before. Please see below for the full contest stats as of May 31st:

- 875 applications have received the \$100 bonus for being a first time E-App user!
- 1,509 applications have been entered into the drawing for the grand prize!

Thank you again for your support. As a reminder, you can check out full contest details here.

Guaranteed Income Annuity (GIA) Changes Effective 6/08/20

Effective June 8, 2020 the Guaranteed Income Annuity's Subsequent Premium Fixed Rate and the GLWB Rider payout factors will decrease. Please see below for the rate sheet effective 6/08/20.

Rate Sheet Effective 6/08/20

Important Dates to Remember:

- June 7, 2020 Date application must be signed to receive current premium bonus, roll-up rates and payout factors. Applications must be signed by June 7 or before to receive the current rates.
- June 8, 2020 Date when new premium bonus, roll-up rates and payout factors take effect. Any application signed on June 8, 2020 and later will receive the new rates.
- June 9, 2020 Date application must be received in the Home Office to receive the current premium bonus, roll-up rates and payout factors. Applications signed by June 7, 2020 or earlier must be received in the Home Office by June 9, 2020 to receive the current rates. We will accept faxed or emailed applications on June 9, 2020.

New Business Email: <u>newbusiness@insadminservices.com</u> New Business Fax: 888-433-4795

• July 22, 2020 - Date rate lock ends. All transfers and exchanges for any application signed on June 7, 2020 or earlier must be completed by July 22, 2020 in order to receive the current rates.

Quick Sheet ICC Quick Sheet FL Quick Sheet ND & SD Rider Insert OT Rider Insert SD

Virtual Sales Webinar Series- How are Top Producers adapting?

Join us this week for a brand new edition of our Virtual Sales webinar series.

Learn what Top Producers find to be **15 crucial aspects of a strong virtual presentation**. This short webinar will highlight key feedback the Atlantic Coast Life team has received from experienced field professionals over the past two months— begin implementing these tactics to improve the Virtual Sales experience for both you and your clients!

June 4th at 11 am ET. Register here.

Medicare Supplement Rate Adjustments

Rates in Georgia, Mississippi, and Virginia will be adjusted on June 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 before or on the day prior to effective dates 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 <u>Agent Portal</u> 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
INA Changes
Effective May 25, 2020 the premium bonus and roll-up rates for the GLWB rider were reduced, and the payout factors were changed.
Important Date to Remember:
 July 8, 2020 - Date rate lock ends. All transfers and exchanges for any application signed on May 24, 2020 or earlier must be completed by July 8, 2020 in order to receive the current rates. New Business Email: <u>newbusiness@insadminservices.com</u> New Business Fax: 888-433-4795
Please see below for the updated INA quicksheets effective 5/25/20. <u>INA OT Quicksheet, 5/25/20</u> <u>INA FL Quicksheet, 5/25/20</u>
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Atlantic Coast Life Insurance Company 844-442-3847 <u>https://aclico.com/</u>

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