



ATLANTIC COAST LIFE INSURANCE COMPANY



This Week at Atlantic Coast Life Insurance Company:

- Agent Resources
- INA Changes
- Annuity E-App Contest
- Virtual Sales Webinar Series
- Wire Transfers Now Accepted For Annuities
- The CARES Act is waiving all Required Minimum Distributions (RMD) for 2020
- Atlantic Coast Life Insurance Company is the proud recipient of Wink's 2019 Trailblazer in Indexed Annuity Sales

Latest Agent Resources:

[Current Annuity Rate Sheet](#)
[2019 Financial Summary](#)

INA Changes

Effective May 25, 2020 the premium bonus and roll-up rates for the GLWB rider will be reduced, and the payout factors will be changed. Please see below for the rate sheet effective 5/25/20.

[Rate Sheet Effective 5/25/20](#)

Important Dates to Remember:

- **May 24, 2020 - Date application must be signed to receive current premium bonus, roll-up rates and payout factors.** Applications must be signed by May 24 or before to receive the current rates.
- **May 25, 2020 - Date when new premium bonus, roll-up rates and payout factors take effect.** Any application signed on May 25, 2020 and later will receive the new rates.
- **May 25, 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 May 24, 2020 or earlier must be received in the Home Office by May 25, 2020 to receive the current rates. We will accept faxed or emailed applications on May 25, 2020.

New Business Email: newbusiness@insadminservices.com

New Business Fax: 888-433-4795

- **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.

Please see below for the updated INA quicksheets effective 5/25/20.

[INA OT Quicksheet, 5/25/20](#)

[INA FL Quicksheet, 5/25/20](#)

There is still time for the Annuity E-App Contest!

The last day of the contest is May 31st!

Our agents are incredible! Check out the E-App Contest stats as of May 14th:

- 703 applications have received the \$100 bonus for being a first time E-App user!
- 1,345 applications have been entered into the drawing for the grand prize!

Write an E-App today! Check out the Annuity E-App Contest flyer [here](#)

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 the key feedback we've received from our experienced field professionals over the past two months— begin implementing these tactics to improve the Virtual Sales experience for both you and your clients!

Thursday, May 21st @ 11 am EDT. Register [Here](#)

Wire Transfers Now Accepted for Annuities!

We are happy to announce that Atlantic Coast Life Insurance Company now accepts wire transfers for annuities. Instructions are available on the Agent Portal under the file name, "Annuity Wiring Instructions."

The CARES Act is waiving all Required Minimum Distributions (RMD) for 2020

The Coronavirus Aid, Relief, and Economic Security (CARES) Act is waiving all Required Minimum Distributions (RMD) for 2020. If an annuity contract has systematic distributions setup to automatically distribute the RMD and the annuity owner wants to stop that systematic distribution, the owner will need to send in a written, signed statement requesting to stop the systematic distributions. The written statement should include whether they would like the systematic distributions to resume in 2021. This RMD waiver applies to the following RMD payments in 2020:

- IRA owners that turn 72 in 2020
- IRA owners that turned 70 ½ in 2019 and deferred their RMD to 4/1 of 2020

- Inherited IRA owners

Atlantic Coast Life Insurance Company is the proud recipient of

Wink's 2019 Trailblazer in Indexed Annuity Sales Award.

Thank you, Wink Intel!

Per Wink, Inc's Sales & Market Report, Atlantic Coast Life Insurance Company increased their Indexed Annuity market share the greatest percentage of any company, from 2018 to 2019. Rankings based on participants of Wink's Sales & Market Report.

Wink, Inc. is a competitive intelligence and market research firm serving as an industry standard for reporting product sales for the life insurance and annuity industries.*

* "Industry News." Wink Intel, 16 Apr. 2020, www.winkintel.com/2020/04/winks-2019-trailblazer-in-indexed-annuity-sales/.



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 annuity products for families.

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

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