



# ATLANTIC COAST LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 5/16/2022

	SAFE HARBOR (Simple Interest)	SAFE HAVEN (Compound Interest)		
<b>Interest Rate Guarantees</b>				
<b>5 Years Fixed</b>	<u>All Other</u> - Year 1: 5.20% - Year 2+: 4.20%  - Effective ** Compound Level Rate: 4.06%	<u>FL*</u> - Year 1: 5.05% - Year 2+: 4.05%  - Effective ** Compound Level Rate: 3.93%	<u>All Other</u> - Year 1: 4.85% - Year 2+: 3.85%  - Effective ** Compound Level Rate: 4.05%	<u>FL*</u> - Year 1: 4.75% - Year 2+: 3.75%  - Effective ** Compound Level Rate: 3.95%
<b>6 Years Fixed</b>	<u>All Other</u> - Year 1: 5.35% - Year 2+: 4.35%  - Effective ** Compound Level Rate: 4.08%	<u>FL*</u> - Year 1: 5.20% - Year 2+: 4.20%  - Effective ** Compound Level Rate: 3.95%	<u>All Other</u> - Year 1: 4.90% - Year 2+: 3.90%  - Effective ** Compound Level Rate: 4.07%	<u>FL*</u> - Year 1: 4.80% - Year 2+: 3.80%  - Effective ** Compound Level Rate: 3.97%
<b>7 Years Fixed</b>	<u>All Other</u> - Year 1: 5.50% - Year 2+: 4.50%  - Effective ** Compound Level Rate: 4.10%	<u>FL*</u> - Year 1: 5.35% - Year 2+: 4.35%  - Effective ** Compound Level Rate: 3.98%	<u>All Other</u> - Year 1: 4.95% - Year 2+: 3.95%  - Effective ** Compound Level Rate: 4.09%	<u>FL*</u> - Year 1: 4.85% - Year 2+: 3.85%  - Effective ** Compound Level Rate: 3.99%
<b>10 Years Fixed</b>	<u>All Other</u> - Year 1: 5.90% - Year 2+: 4.90%  - Effective ** Compound Level Rate: 4.14%	<u>FL*</u> - Year 1: 5.75% - Year 2+: 4.75%  - Effective ** Compound Level Rate: 4.03%	<u>All Other</u> - Year 1: 5.05% - Year 2+: 4.05%  - Effective ** Compound Level Rate: 4.15%	<u>FL*</u> - Year 1: 4.95% - Year 2+: 3.95%  - Effective ** Compound Level Rate: 4.05%
<b>20 Years Fixed</b>	<u>All Other</u> - Years 1-5: 4.25% - Years 6-10: 5.25% - Years 11-15: 7.25% - Years 16-20: 8.25%  - Effective ** Compound Level Rate: 4.14%	<u>FL*</u> - Years 1-5: 4.05% - Years 6-10: 5.05% - Years 11-15: 7.05% - Years 16-20: 8.05%  - Effective ** Compound Level Rate: 4.04%	<u>All Other</u> - Years 1-5: 3.40% - Years 6-10: 3.90% - Years 11-15: 4.40% - Years 16-20: 4.90%  - Effective ** Compound Level Rate: 4.15%	<u>FL*</u> - Years 1-5: 3.30% - Years 6-10: 3.80% - Years 11-15: 4.30% - Years 16-20: 4.80%  - Effective ** Compound Level Rate: 4.05%
<b>Riders</b>				
<b>Optional Riders and cost</b>	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			

All Owners age 86-90 are required to purchase the Death Benefit Rider in all states except Florida.

\* All Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.

Nursing Home Rider/Terminal Illness Rider Not Available in Florida and Pennsylvania.

\*\* Rounded to second decimal place

Interest rates as of May 16, 2022 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions.

Refer to the policy for all terms and conditions.

	SAFE ANCHOR (Compound Interest)	GUARANTEED INCOME ANNUITY	INCOME NAVIGATOR	ACCUMULATION PROTECTOR PLUS <sup>SM</sup> ANNUITY
Premium Bonus	NA	GLWB Rider: 8%* Legacy Rider: 10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85 Accum Rider: 10% for issue ages under 71 8% for issue ages 71-80 6% for issue ages 81-85	Base Contract - 7.00% With Income Rider - 5.00%	Base Contract - 5% With Rate Enhancement Rider - 5%
1st Year Rate	All Other: 2.70% FL: 2.60%	1.00% (with subsequent purchase premium)	1.50%	2.35% 3.20%
Current Rate Guarantee	Interest Rate Guarantees			
Other Guarantees	5 Yr	2 Yrs	1Yr	1 Yr 1 Yr
Indexing				
Index/Benchmark	S&P 500®	LIBOR	S&P 500®	S&P 500® and Credit Suisse Momentum Index
Trigger Rate	NA	NA	NA	No Rider Rate Enhancement Rider
Participation Rates	100%	65%	100%	
Caps	Annual Point-to-Point: 4.10% Monthly Averaging: 4.20% Monthly Sum: 1.75%	NA	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.30%	S&P 500® 1 Year Point-to-Point with Cap Rate 4.80% 6.00%
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 Legacy Benefit Rider: 1.25% fee years 1-5 1.60% fee years 6-10 Accumulation Rider: No fee	Income Rider - 1.50% fee	Rate Enhancement Rider: 0.95% fee

\* \* Credits to the Income Account only.

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