



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

# MARKETER & AGENT RESOURCES





**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

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# ATLANTIC COAST

## LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 01/10/2024

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
<b>Fixed Rates</b>				
<b>3 Year</b>	<u>All Other</u> Year 1: 6.92% Year 2+: 5.92% Effective ** Compound Level Rate: 5.90%	<u>FL*</u> Year 1: 6.60% Year 2+: 5.60% Effective ** Compound Level Rate: 5.61%	<u>All Other</u> Year 1: 6.57% Year 2+: 5.57% Effective ** Compound Level Rate: 5.90%	<u>FL*</u> Year 1: 6.30% Year 2+: 5.30% Effective ** Compound Level Rate: 5.63%
<b>5 Year</b>	<u>All Other</u> Year 1: 7.25% Year 2+: 6.25% Effective ** Compound Level Rate: 5.75%	<u>FL*</u> Year 1: 6.95% Year 2+: 5.95% Effective ** Compound Level Rate: 5.51%	<u>All Other</u> Year 1: 6.55% Year 2+: 5.55% Effective ** Compound Level Rate: 5.75%	<u>FL*</u> Year 1: 6.30% Year 2+: 5.30% Effective ** Compound Level Rate: 5.50%
<b>6 Year</b>	<u>All Other</u> Year 1: 7.30% Year 2+: 6.30% Effective ** Compound Level Rate: 5.62%	<u>FL*</u> Year 1: 7.15% Year 2+: 6.15% Effective ** Compound Level Rate: 5.50%	<u>All Other</u> Year 1: 6.45% Year 2+: 5.45% Effective ** Compound Level Rate: 5.62%	<u>FL*</u> Year 1: 6.35% Year 2+: 5.35% Effective ** Compound Level Rate: 5.52%
<b>7 Year</b>	<u>All Other</u> Year 1: 7.50% Year 2+: 6.50% Effective ** Compound Level Rate: 5.61%	<u>FL*</u> Year 1: 7.35% Year 2+: 6.35% Effective ** Compound Level Rate: 5.50%	<u>All Other</u> Year 1: 6.45% Year 2+: 5.45% Effective ** Compound Level Rate: 5.59%	<u>FL*</u> Year 1: 6.35% Year 2+: 5.35% Effective ** Compound Level Rate: 5.49%
<b>10 Year</b>	<u>All Other</u> Year 1: 7.90% Year 2+: 6.90% Effective ** Compound Level Rate: 5.45%	<u>FL*</u> Year 1: 7.75% Year 2+: 6.75% Effective ** Compound Level Rate: 5.36%	<u>All Other</u> Year 1: 6.35% Year 2+: 5.35% Effective ** Compound Level Rate: 5.45%	<u>FL*</u> Year 1: 6.25% Year 2+: 5.25% Effective ** Compound Level Rate: 5.35%
<b>20 Year</b>	<u>All Other</u> Years 1-5: 6.00% Years 6-10: 7.00% Years 11-15: 9.00% Years 16-20: 10.00% Effective ** Compound Level Rate: 4.89%	<u>FL*</u> Years 1-5: 5.75% Years 6-10: 6.75% Years 11-15: 8.75% Years 16-20: 9.75% Effective ** Compound Level Rate: 4.79%	<u>All Other</u> Years 1-5: 4.15% Years 6-10: 4.65% Years 11-15: 5.15% Years 16-20: 5.65% Effective ** Compound Level Rate: 4.90%	<u>FL*</u> Years 1-5: 4.05% Years 6-10: 4.55% Years 11-15: 5.05% Years 16-20: 5.55% Effective ** Compound Level Rate: 4.80%
<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	
<b>Guarantees</b>				
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2023.		2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2023.	

\*\*Rounded to second decimal place

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.

Interest rates as of January 10, 2024 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 annuity Contract for all terms and conditions.

	SAFE ANCHOR (Compound Interest)	GUARANTEED INCOME ANNUITY	INCOME NAVIGATOR
<b>Premium Bonus and Account Bonus</b>	N/A	GLWB Rider: 11%* Legacy Benefit Rider: 10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85 Accumulation 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: 7.00%
<b>Fixed Rates</b>			
<b>Fixed Rate</b>	All Other: 2.75% FL: 2.75%	2.75% (with subsequent purchase premium)	2.75%
<b>Crediting Period</b>	5 Yr	1 Yr	1 Yr
<b>Indexed Rates</b>			
<b>Index/Benchmark</b>	S&P 500®	SOFR	S&P 500®
<b>Participation Rates</b>	100%	55%	100%
<b>Caps</b>	Annual Point-to-Point: 4.10% Monthly Averaging: 4.20% Monthly Sum: 1.75%	N/A	Annual Point-to-Point Cap: 4.00% Monthly Averaging Cap: 4.00% Daily Averaging Cap: 4.00% Monthly Sum Cap: 1.70%
<b>Guarantees</b>			
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.	For Policies Issued in 2023, 2.75% is the Guaranteed Minimum Interest Rate Credited to the Accumulation Account for the Lifetime of the Policy.	N/A
<b>Riders</b>			
<b>Optional Riders and Cost</b>	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. 8.5% Initial Roll-up Rate for 10 years, with option to renew. Legacy Benefit Rider: 1.25% fee years 1-5. 1.60% fee years 6-10. Net Interest Rate*** + 4% Stacked Roll-up Rate. Accumulation Benefit Rider: No fee. Net Interest Rate*** x Initial Roll-up Factor of 175.	Income Rider: 1.50% fee Annual Compound Rollup for 10 years (with Income Rider): <ul style="list-style-type: none"> <li>Income Account Value earns an annual compound rollup of 7% for 10 years.</li> <li>If the rollup is renewed after 10 years, the minimum rollup rate is 2%.</li> </ul>

\*Credits to the Income Account only.

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

\*\*\* Net Interest Rate is the the annual interest rate credited to the Accumulation Value for the Contract Year.

Interest rates as of January 10, 2024 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 annuity Contract for all terms and conditions.

All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.

## ACCUMULATION PROTECTOR PLUS<sup>SM</sup> ANNUITY

### Premium Bonus

Base Contract: 10%  
With Rate Enhancement Rider: 10%

### Fixed Rates

	No Rider	Rate Enhancement Rider
<b>Fixed Rate</b>	4.75%	5.70%
<b>Crediting Period</b>	1 Yr	1 Yr

### Indexed Rates

<b>Index/Benchmark</b>	S&P 500 <sup>®</sup> , CS Momentum Index, and CS ESG Macro 5 Index.		
		No Rider	Rate Enhancement Rider
<b>Trigger Rate</b>	CS Momentum Index 1 Year with Trigger Rate	9%	11%
	CS Momentum Index 1 Year Point-to-Point with Participation Rate <sup>*</sup>	210%	260%
<b>Participation Rates</b>	CS Momentum Index 2 Year Point-to-Point with Participation Rate <sup>*</sup>	320%	385%
	CS Momentum Index 3 Year Point-to-Point with Participation Rate	465%	550%
	CS ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate <sup>*</sup>	210%	260%
	CS ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate <sup>*</sup>	320%	385%
	CS ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate	465%	550%
	S&P 500 <sup>®</sup> 1 Year Point-to-Point with Participation Rate	43%	55%
	S&P 500 <sup>®</sup> 2 Year Point-to-Point with Participation Rate	60%	75%
<b>Caps</b>	S&P 500 <sup>®</sup> 1 Year Point-to-Point with Cap Rate	10%	12.25%

### Guarantees

2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.

<sup>\*</sup>The Participation Rates for the CS Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the CS Momentum Index.

<sup>\*</sup>The Participation Rates for the CS ESG Macro 5 Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the CS ESG Macro 5 Index.

### Riders

#### Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

Interest rates as of January 10, 2024 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 annuity Contract for all terms and conditions. All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.



# Disclaimers

The CS Momentum Index, the CS ESG Macro 5 Index (the "Indices"), and any trademarks, service marks and logos related thereto are service marks of Credit Suisse AG, Credit Suisse International, or one of their affiliates (collectively, "CS"). CS has no relationship to Atlantic Coast Life Insurance Company, other than the licensing of the CS Momentum Index and the CS ESG Macro 5 Index and its service marks for use in connection with the Accumulation Protector Plus<sup>SM</sup> Annuity and certain hedging arrangements and is not a party to any transaction contemplated hereby. CS shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector Plus<sup>SM</sup> Annuity. CS has not created, published or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector Plus<sup>SM</sup> Annuity are solely the obligation of Atlantic Coast Life Insurance Company and are not the responsibility of CS.

There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). CS's view of ESG is based solely on CS's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.

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# RETIREMENT PLUS MULTIPLIER<sup>®</sup> ANNUITY

A FIXED INDEXED ANNUITY BY ATLANTIC COAST LIFE INSURANCE COMPANY

## ATLANTIC COAST LIFE INSURANCE COMPANY Retirement Plus Multiplier<sup>®</sup> Annuity Rate Sheet

Effective 12/7/23

	Index Crediting Strategy	No Rider	Growth Rider	Income Multiplier
Goldman Sachs Aging of America Dynamic Balance Index	1-year with point-to-point participation rate	150%	200%	150%
	2-year with point-to-point participation rate	200%	275%	200%
	3-year with point-to-point participation rate	250%	350%	250%
S&P 500 <sup>®</sup>	1-year with point-to-point participation rate	50%	60%	50%
	1-year with point-to-point cap rate	11.50%	14.50%	11.50%
	2-year with point-to-point participation rate	60%	75%	60%

### Rider Fees

	5 YEAR	7 YEAR	10 YEAR
Surrender Periods			
Growth Rider	1.25%	1.25%	1.25%
Income Multiplier	0.95%	0.95%	0.95%

### Fixed Rate

Fixed Rate	5.00%
Crediting Period	1 Year

### Guarantees

2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for policies issued in 2023.

Interest rates as of 12/7/23 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 annuity Contract for all terms and conditions.

All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.



# RETIREMENT PLUS MULTIPLIER® ANNUITY

A FIXED INDEXED ANNUITY BY  
ATLANTIC COAST LIFE INSURANCE COMPANY

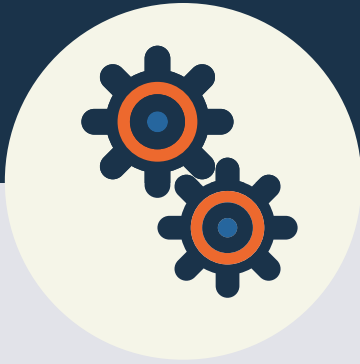
## Disclosures

The Goldman Sachs Aging of America Dynamic Balance Index (the "Index") is a Goldman Sachs owned index. This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. LLC or any of its affiliates with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs"). Goldman Sachs makes no representation or warranty, express or implied, regarding the suitability of annuities for your financial situation generally, or fixed indexed annuities or the investment strategy underlying this fixed indexed annuity particularly, the ability of the Goldman Sachs Aging of America Dynamic Balance Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Aging of America Dynamic Balance Index or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing or calculating the Goldman Sachs Aging of America Dynamic Balance Index.

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# ANNUITY



## E-App User Guide



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# What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

## Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

## Helpful Hints & Highlights

- Valid e-mail address is required for Electronic Signature (*E-Signature*).
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted.
- After the E-App is submitted, the agent will receive an e-mail confirmation that the application was received with the policy number.
- To view the status of an app, visit The Agent Portal
- Transferring company may require their own paperwork or original transfer forms with a wet or medallion signature.
- Mail original transfer paperwork, if required, and any purchase premium for the annuity to:

**Expedited:**  
**1405 W 2200 S**  
**Salt Lake City, UT 84119**

**Standard:**  
**PO Box 27248**  
**Salt Lake City, UT 84127-0248**

# How to Access a New Application.

1. Sign in on [The Agent Portal](#).
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product (*Electronic Application with FireLight*), then Select '*Launch FireLight*', and click on "*Application*" to start a new application.
4. Enter the '*Jurisdiction*' (Applicant's residence state) and '*Product Type*'.
5. Name the Application.

**Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.**

6. The system will open the application and forms.
7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.
8. Save your client's application information before closing the application by clicking '**Save**' in the navigation bar in the upper right hand corner.
9. The Status Bar at the top of the page displays your progress.



## How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page -or-
2. Click on '**Open**' in the upper left hand corner. The pages with missing required information are in red font.

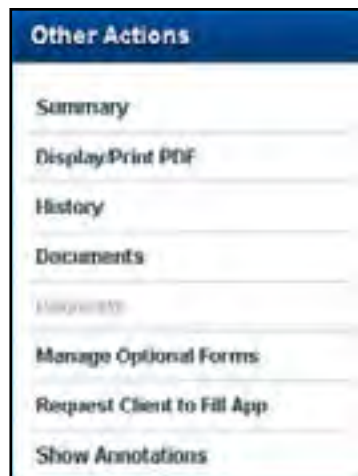


# How to Add Attachments.

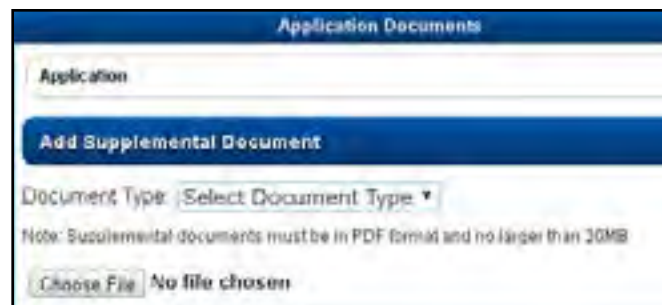
1. To add attachments, select '**Other Actions**' from the navigation bar in the upper right hand corner. (Example: If the owner on the application is a trust, you will use the attachment feature to attach a copy of the trust documents.)



2. Select '**Documents**' when the drop down menu appears.



3. Select the '**Document Type**' you would like to upload, and select '**Choose File**' to browse and upload your document.





# E-Signature Process.

When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select **'Continue'** in the message window or in the upper right hand corner.

1. Once the application has been completed, select **'Use E-Signature'** to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method
4. To continue to sign, select **'Sign Now'**
5. You must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:
  - Driver's License
  - Passport
6. Select the **'I have reviewed'** check box to acknowledge they have reviewed and agree with the content and terms for each completed document
7. Once all documents have been reviewed and approved, select **'Sign'**
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select **'I Consent'** and repeat the same process for all other signers

## How to Remotely Sign With E-Signature.

1. When the E-App prompts you to start the Signature Process, you should select **'Owner'**.



2. You should click on **'Send Email Request'** instead of **'Sign Now'** to allow the client to access the application through their email and sign on their own/remotely.



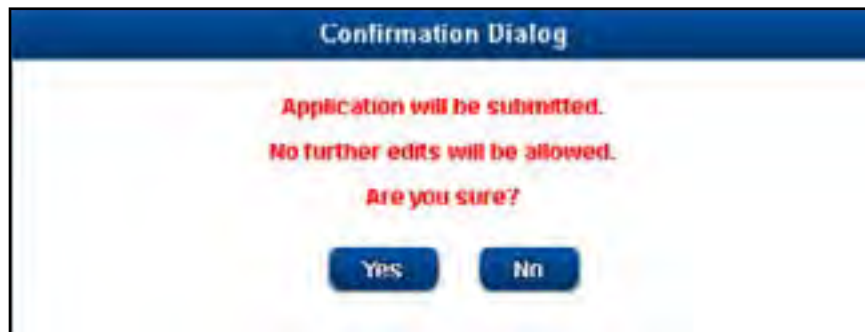
3. The below fields need to be completed. The **'Your Name'** field automatically populates with the name of the agent that is logged into the Portal.
4. Once the required fields are completed, click on **'Send Email Request'** to send the email to the client.



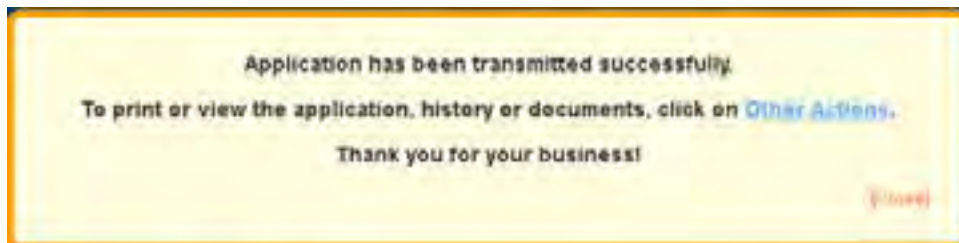
5. The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

# How to Submit the Application.

1. Once all the e-signatures are collected, select '**Continue**' in the upper right hand corner
2. A confirmation dialog box will appear. Select '**Yes**' to submit the application



3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on '**Other Actions**' in the message box or in the navigation bar in the upper right hand corner.





## Pre-Approved Advertisement Guidelines

There are advertisements that have been pre-approved by Atlantic Coast Life Insurance Company for annuity products in states where Atlantic Coast Life is approved to sell its annuity products. These are located on the agent portal: <https://acl.admin-portal.org/>

### TERMS OF USE & CONDITIONS

1. The advertisement is not to be altered in any way other than the inclusion of a contact name and number in lieu of the "ENTER NAME HERE" and "ENTER NUMBER HERE" text.
2. The partner verifies that the advertised Annuity rates (as of the date that advertisement is run) correctly reflects the current rates offered by Atlantic Coast Life.
3. The resulting advertisement is placed where Atlantic Coast Life has licensed agents.
4. All other advertising must be approved by the Home Office in writing prior to being used and must follow the specifications detailed within our "Custom Advertisements Guidelines". (Please contact us at the email below for a copy of custom ad guidelines)

### Social Media Pre-Approved Ad Guidelines for All Channels

All language for social media posts (across all social media channels including but not limited to Facebook, LinkedIn, Twitter and Instagram) referencing Atlantic Coast Life Insurance Company ("the carrier") or a product of Atlantic Coast Life Insurance Company must be approved by the carrier before the content is posted to any social media channel.

Images used for social media posts must be provided by the carrier (as a pre-approved advertisement).

The language used to accompany the social media pre-approved advertisement must be submitted with imagery for carrier approval. To receive carrier approval for a social media post, you must submit your request for approval to Kailee Havanki at [khavanki@acap.com](mailto:khavanki@acap.com) prior to posting. Once the post has been approved and posted, a link to the post must be sent to Kailee so that the carrier can keep a record of your post.

**Please send custom ads for approvals and questions to:  
[khavanki@acap.com](mailto:khavanki@acap.com)**



## Custom Advertisement Guidelines

Any print, email or radio advertisement or solicitation regarding Atlantic Coast Life Insurance Company Annuity products require review and approval by Atlantic Coast Life.

This includes agent recruiting ads and advertisements for consumers/leads.

All submitted annuity ads should incorporate the following standards:

- Ads for the purpose of recruiting in a state where Atlantic Coast Life is not yet approved must include verbiage stating that the "commission rates listed are proposed rates only and may change at anytime without notice".
- Consumer ads will not be allowed in states where Atlantic Coast Life is not approved to sell.
- Use a high resolution logo. Example shown at top of this form.  
(Please request a version if needed at [marketing@acap.com](mailto:marketing@acap.com))
- Use a high resolution A-CAP ribbon that must be placed across the entire bottom of the advertisements as shown at the bottom of this form.
- Rates and plans must correctly reflect the current rates and plans offered by Atlantic Coast Life Insurance Company.
- Any use of imagery within the ads should be appropriate for the senior market, i.e. older people enjoying nature, retirement with grandkids, etc. We also assume the broker submitting the ads has purchased full use rights to any selected imagery.
- Any mention of our "experience" must be stated as: "Established in 1925, Atlantic Coast Life Insurance Company is a premier provider of life insurance and annuity products for families. With products that are flexible and competitive we are able to meet the changing needs of our clients. We also pride ourselves on staying attuned to the needs of our clients – not only giving them choices that best their situation, but by listening to each individual. This honest and refreshing approach to business is what has made Atlantic Coast Life a driving and respected force throughout the United States".
- All recruiting ads must include:
  - a. A.M. Best rating noted exactly as follows: "A.M. Best B++ (Good) with Stable Outlook as of March 2021"
  - b. "For Agent Use Only. Not for distribution to consumers."
- All ads must include:
  - a. A Marketing Form Number provided by Atlantic Coast Life's Marketing Team, that shows we have reviewed/approved the ad for use.
  - b. Product Form numbers provided by Atlantic Coast Life's Marketing Team.
- If the ad mentions the Goldman Sachs Aging of America Dynamic Balance Index in any way, it must include a Goldman Sachs disclosure that can be provided to you by Atlantic Coast Life's Marketing Team.
- If the ad mentions S&P 500® or a product that uses S&P 500® in any way, it must include the S&P disclosure that can be provided to you by Atlantic Coast Life's Marketing Team.
- Approval Period  
Due to the changing nature of regulations governing advertisements and sales materials, approval is valid for up to 12 months. This time period will be shortened to 3 months if interest rates are referenced in the ad. The time period may be shorter if company sponsored specials/promotions are referenced in the ad or a product is revised or discontinued. Upon expiration of the time period, you must resubmit the ad for approval if you intend to continue to use the ad. If revisions are made to an approved ad during the approval period, the ad must be resubmitted with a different form number or revision date for review prior to use.

**Please send custom ads for approvals and questions to:  
[khavanki@acap.com](mailto:khavanki@acap.com)**



# Portal Quick Tips

## A Guide to Quickly Finding Answers to Commonly Asked Questions

Answers to many of the most frequently asked questions - on both *in-force* and *submitted applications* - can be quickly found on the agent portal, and we have created this guide to help you easily find those answers and avoid long phone wait times during periods of high sales activity.

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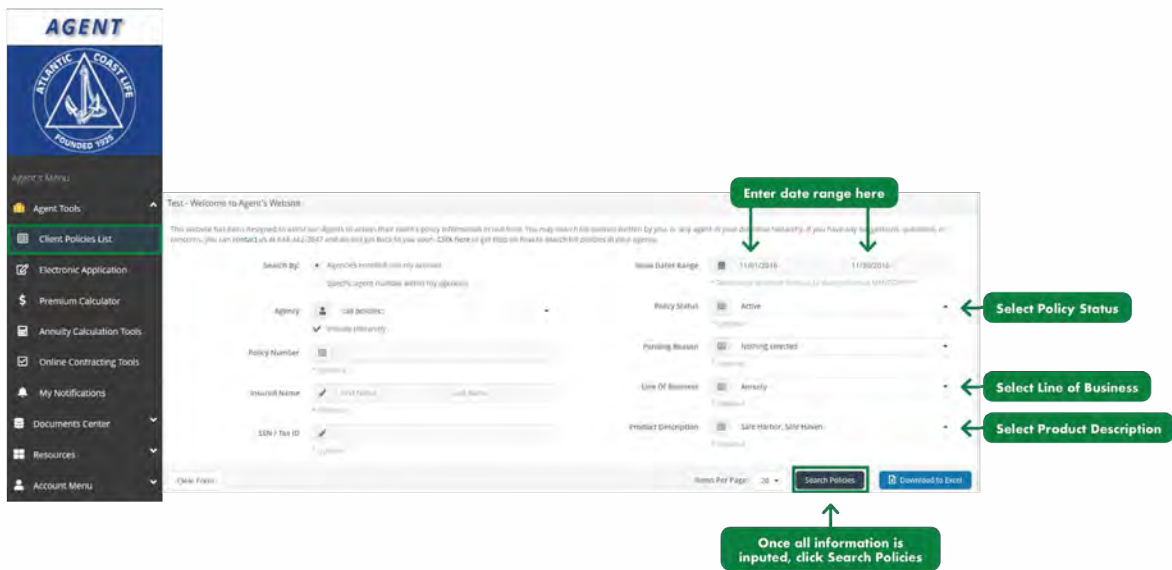
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<b>Find Policy Transaction Information</b>	pg. 5
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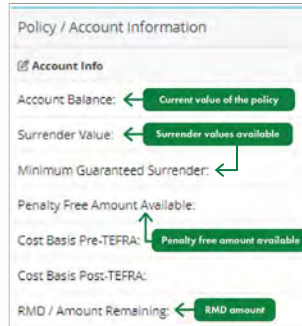
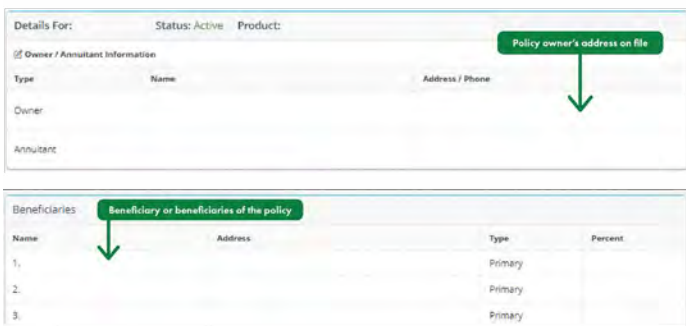
## Search for a Client Policy:

After logging-in to the [Agent Portal](#), you can navigate to the Agent Menu and select **“Client Policies List”**, and then use the **“Search Policies”** function by entering all policy information available. From the list of policies in your search, you can select your client’s policy by **clicking on the policy number**.



## Find Account Balances, Surrender Values, RMDs, Penalty Free WDs and More:

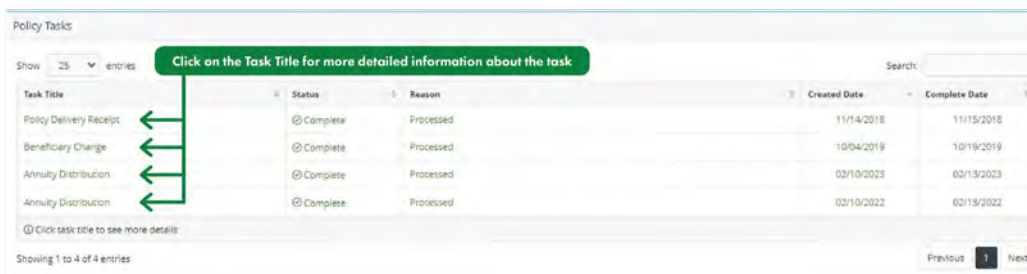
Once a policy number is clicked, select the **“Policy Data”** tab, and you can find the following policy information about your client.



- Current value of a policy
- Surrender value of a policy
- Penalty free amount available
- RMD amount
- The beneficiary or beneficiaries of the policy
- Client’s address on file

## Find the Status of a Task:

Once a policy number is clicked, select the **“Policy Tasks”** tab and you will be able to see all tasks and their statuses. Additionally, you can see the reason, creation date, and completion date of each task. For a more detailed look into the task, select **“Task Title”** and the following details will be made available.



- Task status update
- The number of business days to process the update
- The date and time the task was updated

## Find the Status of a New Business Application:

After logging-in to the [Agent Portal](#), you can find the status of an **E-App** or **paper application that has been issued a policy number** by entering all policy information available in the “Search My Client Polices” section of “Client Policies List” and clicking “Search Policies”. Then, locate the status column for your client’s policy number to find out the application status.

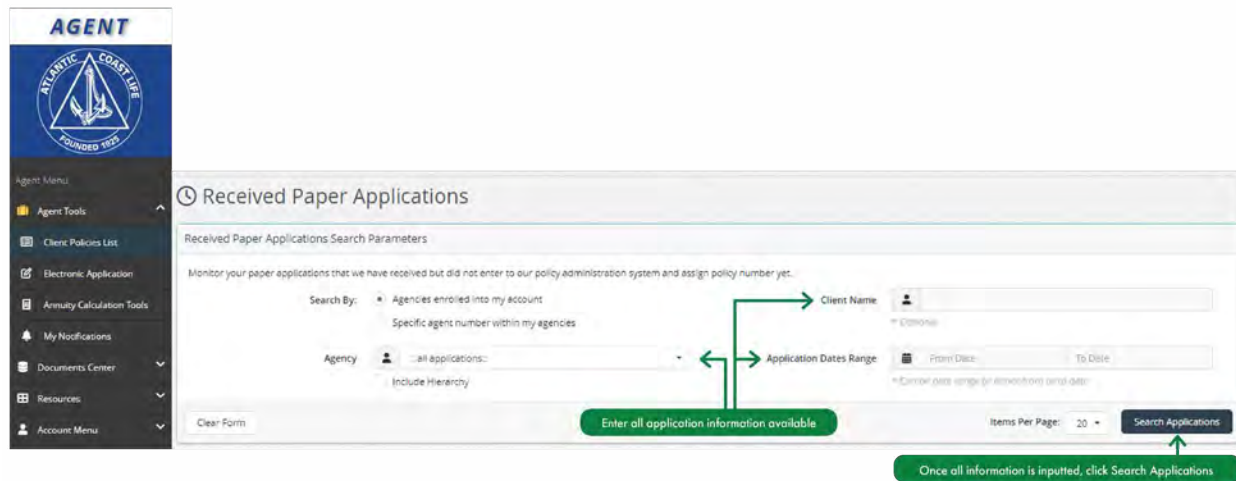
If the status column shows “Pending”, please visit the “My Notifications” section of the Agent Menu for a more detailed description of what is needed to complete the application.

The screenshot shows the 'AGENT' portal interface. On the left is a navigation menu with 'Client Policies List' selected. The main area is titled 'Search My Client Polices'. It contains a search form with fields for 'Issue Dates Range' (with a callout 'Enter date range here'), 'Agency' (set to 'US POLICE'), 'Policy Status' (set to 'Active', with a callout 'Select Policy Status'), 'Pending Reason' (set to 'Nothing selected'), 'Line of Business' (set to 'Annuity', with a callout 'Select Line of Business'), and 'Product Description' (set to 'Safe Harbor Side Honor', with a callout 'Select Product Description'). A 'Search Policies' button is at the bottom right. Below the search form is a table titled 'Agency Policies List Search Result' with columns: POLICY #, CLIENT NAME, LINE OF BUSINESS, ISSUE DATE, BALANCE \$, SURRENDER \$, STATUS, and AGENT #. A callout 'Once all information is inputted, click Search Policies' points to the search button, and another callout 'See here for application status' points to the STATUS column in the table.

Alternatively, you can **find the status of E-Apps only** by entering all application information available in the “My Electronic Applications List” section of “Electronic Application” in the Agent Menu and clicking “Search Applications”. Then, locate the status column for your client’s application number or policy number to find the application status.

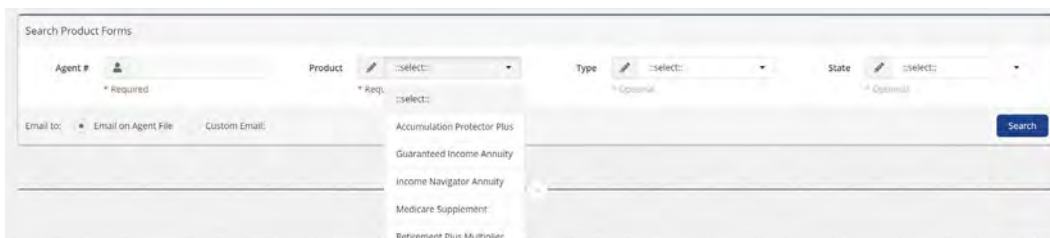
The screenshot shows the 'AGENT' portal interface. On the left is a navigation menu with 'Electronic Application' selected. The main area is titled 'My Electronic Applications List' and 'Submitted Electronic Applications Search'. It contains a search form with fields for 'Agency' (with a callout 'Enter all application information available'), 'Client Last Name', 'Application Dates Range', 'Application ID', 'Policy Number', and 'Application Status' (set to 'Nothing selected'). A 'Search Applications' button is at the bottom right. Below the search form is a table titled 'Applications List Search Result' with columns: APP #, POLICY #, AGENT #, PRODUCT, CLIENT NAME, STATUS, and APPLICATION DATE. A callout 'Once all information is inputted, click Search Applications' points to the search button, and another callout 'See here for E-App status' points to the STATUS column in the table.

If a **paper application has not been issued a policy number**, you can find the status of the application by using the “Received Paper Applications” section of “Client Policies List” by entering all application information available and clicking “Search Applications”. Then, a list of paper applications that have not been processed will be generated. Please allow for manual processing time in order for received paper applications to be processed.



### Locate Product Forms:

In the “Documents Center”, select “Product Forms/Supplies” from the drop-down list. Use the product, type, and state fields to narrow your search and click “Search” to generate the list of **forms available for download and email**. The following types of forms are available:



- Marketing Materials
- Policy Service Forms
- New Business Forms
- Application Materials

## Find and Use the Annuity Illustration Tool:

Select "Annuity Calculation Tools" from the Agent Menu, use the prompts provided to enter your client's name and select an annuity from the drop-down list. In the proposal parameters, input all client and product information and click "Illustrate".

### Atlantic Coast Life Annuity Calculator & Illustration

Please input your information in the appropriate fields and click calculate to see the results.

Available Calculator Products

**Input client's name and select product**

Enter Your Client Name:

Please Select Your Product:

Please Select Product Tool:

\* Questions can vary based on selected product and plan.

#### Accumulation Protector Plus™ Proposal Parameters

Terms Length:

Select Rider:

Application State:

Policy Type:

Ownership Type:  Single  Joint

Owner Birth Date:  Age:

Initial Purchase Payment:

\* (Payments over \$1 million need company approval)

Initial Purchase Premium Allocations:

<input type="text"/>	Fixed
<input type="text"/>	S&P 500® 1 Year Point-to-Point with Cap
<input type="text"/>	S&P 500® 1 Year Point-to-Point with Participation Rate
<input type="text"/>	S&P 500® 2 Year Point-to-Point with Participation Rate
<input type="text"/>	Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate
<input type="text"/>	Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate
<input type="text"/>	Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate
<input type="text"/>	Credit Suisse Momentum Index 1 Year Point-to-Point with Trigger
<input type="text"/>	Credit Suisse ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate
<input type="text"/>	Credit Suisse ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate
<input type="text"/>	Credit Suisse ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate

0% Total allocations present

Withdrawal (Optional):

**Click illustrate to generate the illustration**

#### Rate Enhancement Rider

Accumulation Index Annuity is a 10 year, single premium deferred annuity with a premium bonus and seven different index crediting strategies in addition to a fixed account.

The Rate Enhancement Rider increases the growth potential of your annuity's fixed account, index accounts and penalty-free withdrawal amount. When you purchase this rider, the interest rates, participation rates, cap rates are increased so your annuity benefits from more of the market's positive performance.

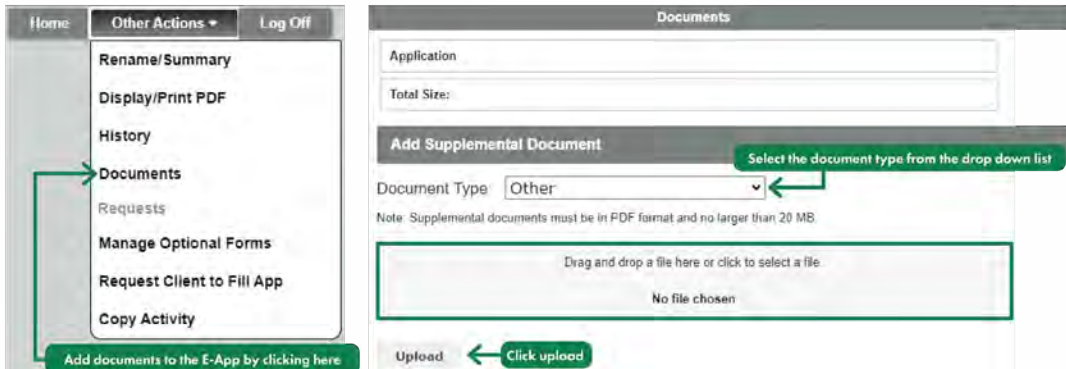
**Input all information available using the text fields**

The illustration tool is available for the following products:

- Accumulation Protector Plus<sup>SM</sup> Annuity
- Safe Harbor Annuity & Safe Haven Annuity
- Retirement Plus Multiplier<sup>®</sup> Annuity

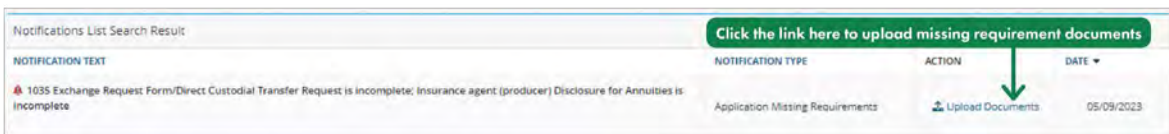
## Upload Documents in the E-App:

You can directly upload documents in the E-App by using the “Other Actions” menu and clicking on “Documents”. Then, identify the document type, drag-and-drop or select a file, and click “Upload”.



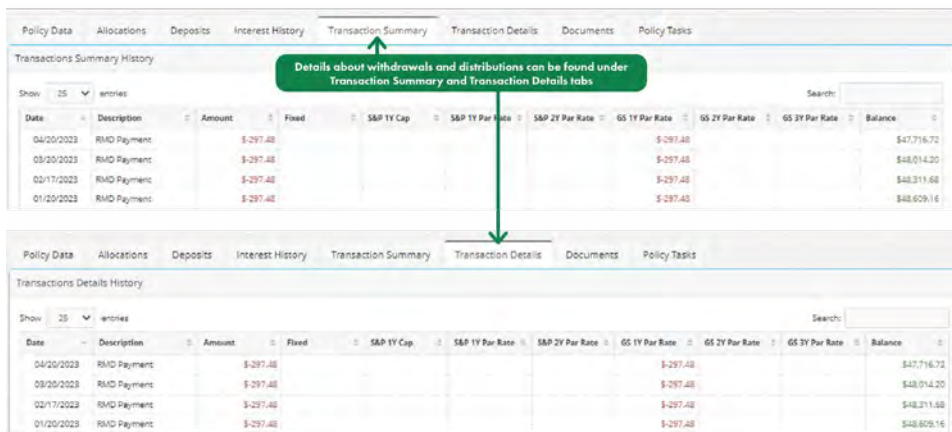
**Please note:** if an E-App has already been submitted, you cannot upload further documents in the E-App. Instead, missing requirements can be completed using the “My Notifications” tab by clicking “Upload Documents” next to the notification.

*If there is not a missing requirement for a policy, then there will not be an option to upload documents, since none are missing.*



## Find Policy Transaction Information:

First, use the “Client Policies List” to search for a client policy. Once a policy number is clicked, you can find a record of policy transaction history, including any withdrawals and distributions, by clicking either the “Transaction Summary” or “Transaction Details” tab.



The following information will be available for either tab.

- Date of the transaction
- Description of the transaction
- Amount of the transaction (and account if applicable)
- Account Balance



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

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(844) 442-3847 | www.aclico.com



B++ Good  
A.M. Best “B++” (Good) with  
Stable Outlook as of August 2022

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



# 2022

## COMPANY PROFILE & FINANCIAL SUMMARY



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY



# ATLANTIC COAST LIFE COMPANY PROFILE

## NEARLY 100 YEARS IN BUSINESS

Since 1925, Atlantic Coast Life Insurance Company (“Atlantic Coast Life”) has been helping individuals and families to prepare for a confident, secure future.

## WHO WE ARE

Headquartered in Charleston, SC, Atlantic Coast Life is a premier provider of annuities and life and health insurance products for families coast-to-coast. A member of the A-CAP ([www.acap.com](http://www.acap.com)) family of companies since 2015, Atlantic Coast Life is a rapidly growing and successful organization led by industry veterans. Our business continues to expand with a diversified product portfolio, successful distribution partnerships and a strong investment portfolio.

## OUR MISSION

Focusing on the senior market, our mission is to provide sound insurance and annuity products to better protect policyholders’ hard-earned savings. We are committed to providing state-of-the-art service and competitive consumer products and are well-positioned to maintain our financially strong and stable platform. Our distribution partnerships are paramount – we are here to support financial professionals in service to their clients.

## CORE VALUES

### INTEGRITY

Atlantic Coast Life always serves as a “Beacon of Integrity” when protecting our policyholders, working with agents and producers, and managing our business. We believe in being honest and consistent in our business partnerships.

### VALUE

We focus on creating greater financial security for our clients through competitive products. Additionally, Atlantic Coast Life Insurance Company remains committed to providing the best-in-class customer service for both policyholders and agents, despite the Policyholder Service challenges facing our industry in recent years.

### RESPONSIBILITY

Atlantic Coast Life is committed to maintaining financial strength for the benefit of our policy and contract owners. Our A.M. Best Financial Strength Rating is B++.

## A MEMBER OF THE A-CAP FAMILY

**Atlantic Coast Life is part of the A-CAP family of companies.** A-CAP ([www.acap.com](http://www.acap.com)) owns multiple insurance and financial businesses on its unique and synergistic platform, including primary insurance carriers (like Atlantic Coast Life), an Investment adviser, and Accredited and Captive reinsurers. A-CAP’s management team and operational professionals have diverse experience and proven success. **A-CAP insurance companies are committed to serving the needs of policyholders with greater financial security through exceptional customer service and innovative insurance and annuity products.**



# CONSISTENT, STEADY GROWTH ON A PLATFORM OF STRENGTH

Enduring financial strength has allowed Atlantic Coast Life to invest wisely in the growth of the Company. That trend continues with high-quality insurance and annuity products, alongside superlative dedication to our customers. As a trusted and stable brand, we invite you to partner with us. Some significant financial accomplishments include:

1

**Total Assets  
in excess of \$693 Million.**

2

**Gross Annuity Premium  
in excess of \$903 Million.**

3

**Total Adjusted Capital  
in excess of \$106 Million.<sup>1</sup>**

<sup>1</sup> Total adjusted capital equals capital and surplus plus asset valuation reserve.

Looking forward to 2023, we will strive to sustain our growth and remain committed to annuity and Preeeed product lines to help our policyholders feel more assured and confident in the future of their retirement. We will remain a “Beacon of Integrity” for our policyholders and our agents.

## STATUTORY FINANCIAL HIGHLIGHTS \*

Net Operating Income	\$16,142,160
Admitted Assets	\$693,014,567
Total Liabilities	\$601,356,929
Capital & Surplus	\$91,657,638
Net Policy Reserves	\$518,479,615
Gross Preeeed Insurance In-Force	\$396,958,000
Gross Reserves for Fixed Annuities In-Force	\$4,272,870,456

A.M. Best Financial Strength Rating (FSR)  
**B++ (Good)**

A.M. Best Issuer Credit Rating (ICR)  
**bbb+ (Good)**

A.M. Best Opinion Outlook  
**Stable**

Risk-Based Capital Ratio (RBC)  
**681%**

\*As of December 31, 2022 - Audited Statutory Financials.



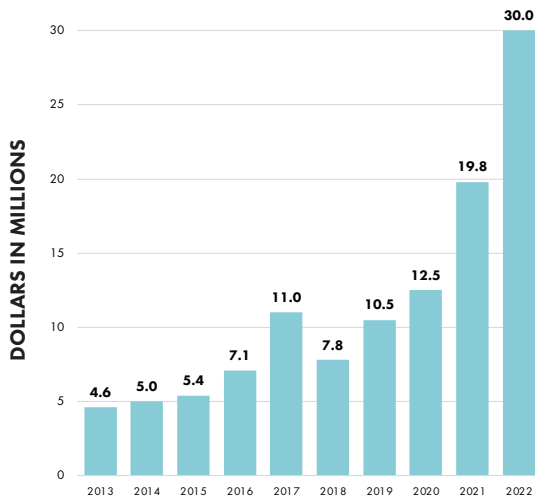


# FINANCIAL HIGHLIGHTS

## NET INVESTMENT INCOME

(\$ in millions)

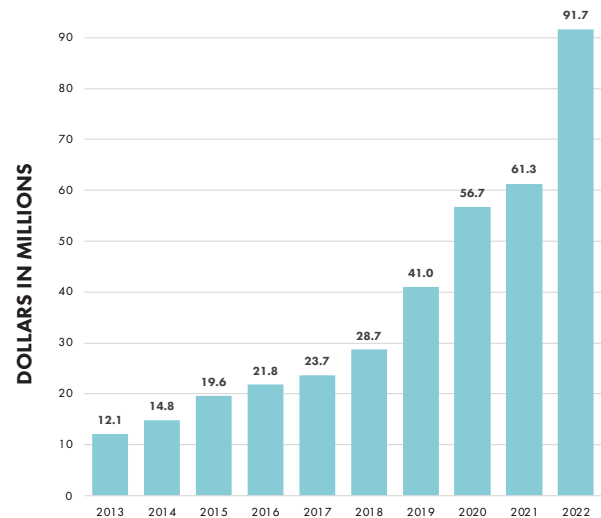
Net investment income increased over 552.2% since 2013 due to the growth in invested assets (primarily driven by annuity sales) and continued improvement in investment performance.



## CAPITAL AND SURPLUS

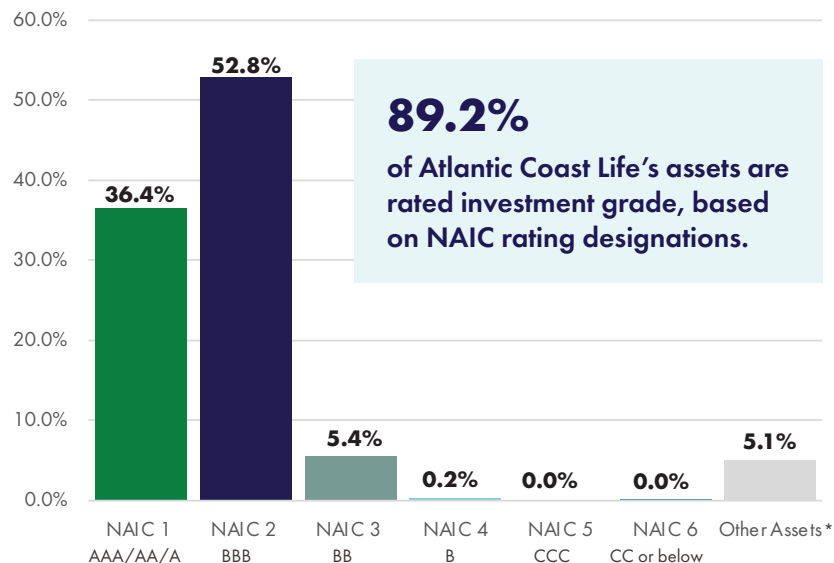
(\$ in millions)

Capital and Surplus increased over 657.9% since 2013 due to increases in statutory earnings and injections of capital into the Company.



## PORTFOLIO SUMMARY

Our investment philosophy is based on providing stable returns and income while mitigating risk for our policyholders and shareholders. The following graph validates this philosophy and provides additional detail for the investment portfolio. As of December 2022 the portfolio has an overall credit quality of 1 or 2 (investment grade), using the National Association of Insurance Commissioners ("NAIC") financial rating designations.



\*Other assets such as Collateral Loans and Equity that do not follow the NAIC 1-6 scale.



# PRODUCT PORTFOLIO

## ANNUITIES

<b>Accumulation Protector Plus<sup>SM</sup> Annuity</b>	<p>The <b>Accumulation Protector Plus<sup>SM</sup> (APP) Annuity</b> is a fixed indexed annuity designed to both accumulate and protect wealth against future market downturns. The APP provides exclusive and flexible crediting strategies and offers a unique <b>10 year guarantee on select participation rates.</b><sup>2</sup></p>
<b>Retirement Plus Multiplier<sup>®</sup> Annuity</b>	<p>The <b>Retirement Plus Multiplier<sup>®</sup> (RPM) Annuity</b> is a fixed indexed annuity that excels through its 5-year duration and combination of index strategies, including an index designed around the <b>long-term demographic shift towards an older population</b> in the United States. With its optional riders, the RPM annuity offers even greater opportunities for accumulation and income.</p>
<b>Safe Anchor Annuity</b>	<p>The <b>Safe Anchor Market Guarantee Annuity</b> provides the power to decide how savings will grow through four optional interest crediting methods – a 5 year guaranteed fixed interest rate, and three index strategies based on the S&amp;P 500<sup>®</sup>. Additionally, the Safe Anchor offers optional riders and settlement options to further customize the annuity to help meet policyholder objectives.</p>
<b>Income Navigator Annuity<sup>SM</sup></b>	<p>The <b>Income Navigator Annuity<sup>SM</sup></b> is a fixed indexed annuity that offers <b>guaranteed lifetime income</b> through the selection of its optional <b>Income Rider</b>, and a guaranteed rollup rate on the income account. In addition to the lifetime income features, the Income Navigator Annuity<sup>SM</sup> offers index strategies for accumulation options.</p>
<b>Guaranteed Income Annuity</b>	<p>This <b>income driven</b> annuity offers three riders, each of which were designed to address a specific goal - <b>accumulation, consistent income, or the ability to leave a legacy</b> for beneficiaries. The versatility available with the Guaranteed Income Annuity makes this annuity capable of catering to a wide variety of retirement planning needs.</p>
<b>Safe Harbor Annuity</b>	<p>The <b>Safe Harbor Bonus Guarantee</b> is a <b>simple</b> interest, single premium-deferred annuity that provides an interest bonus in year one and earns a guaranteed fixed-rate of interest over the guarantee period. Safe Harbor offers an optional* <b>Death Benefit</b> rider to help address specific needs, but the product is not encumbered with any unnecessary features, which helps maximize the interest rate for policyholders.</p>
<b>Safe Haven Annuity</b>	<p>The <b>Safe Haven Bonus Guarantee</b> is a <b>compound</b> interest, single premium-deferred annuity that provides an interest bonus in year one and earns a guaranteed fixed-rate of interest over the guarantee period. Safe Haven's <b>Death Benefit*</b>, <b>10% Free Withdrawal</b> and <b>Accumulated Interest Withdrawal</b> riders are optional, which helps maximize interest rates without including any unnecessary features.</p>

## LIFE

<b>Preneed</b>	<p>Our <b>Preneed</b> whole life insurance product helps protect against rising funeral costs by covering the future cost of funeral expenses, and helps families and loved ones with their financial needs during this difficult time.</p>
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**Atlantic Coast Life provides a diverse set of senior market products including annuity and Preneed products.** We offer some of the most competitive products in the industry and remain focused on developing diverse and flexible products to meet the changing needs of our policyholders.

**Atlantic Coast Life offers growth and stability.** The Company's footprint continues to expand nationally. With strong distribution partnerships, we are able to provide premier product offerings to policyholders across the United States.

**Atlantic Coast Life is setting new industry standards of customer care for seniors, their families and our agents.** Our strength lies not only in the quality of our insurance products, but also in our commitment to our policyholders and agents.

**Atlantic Coast Life is rated B++ (Good) for financial strength by A.M. Best Company.** This rating applies only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates, or practices of the Company.

We invite you to learn more by visiting [www.aclico.com](http://www.aclico.com) or by calling **1(844) 442-3847**.

See policy contracts for full details. Products, Riders and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. Please refer to the website product availability map or contact your agent for more details. All forms are available on the agent portal at [acl.admin-portal.org](http://acl.admin-portal.org).

\*Death Benefit Feature is required in Florida.





# DISCLOSURES & DISCLAIMERS

- 2 The Participation Rates for the CS Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the CS Momentum Index. The Participation Rates for the CS ESG Macro 5 Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the CS ESG Macro 5 Index.

The CS Momentum Index, the CS ESG Macro 5 Index (the "Indices"), and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "CS"). CS has no relationship to Atlantic Coast Life Insurance Company, other than the licensing of the CS Momentum Index and the CS ESG Macro 5 Index and its service marks for use in connection with the Accumulation Protector Plus<sup>SM</sup> Annuity and certain hedging arrangements and is not a party to any transaction contemplated hereby. CS shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector Plus<sup>SM</sup> Annuity. CS has not created, published or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector Plus<sup>SM</sup> Annuity are solely the obligation of Atlantic Coast Life Insurance Company and are not the responsibility of CS.

There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). CS's view of ESG is based solely on CS's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.

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**Investment Data:** The investment allocation data is as of the date presented and may change based upon individual client investment guidelines, liquidity needs, client imposed investment restrictions, credit quality requirements, collateral needs and related criteria.

**NAIC:** NAIC is an acronym for the National Association of Insurance Commissioners.

**NAIC 1 Rating:** NAIC 1 is assigned to obligations exhibiting the highest quality. Credit risk is at its lowest and the issuer's credit profile is stable. This means that interest, principal or both will be paid in accordance with the contractual agreement and that repayment of principal is well protected.

An NAIC 1 obligation should be eligible for the most favorable treatment provided under the NAIC Financial Conditions Framework.

**NAIC 2 Rating:** NAIC 2 is assigned to obligations of high quality. Credit risk is low but may increase in the intermediate future and the issuer's credit profile are reasonably stable. This means that for the present, the obligation's protective elements suggest a high likelihood that interest, principal or both will be paid in accordance with the contractual agreement, but there are suggestions that an adverse change in circumstances or economic, financial or business conditions will affect the degree of protection and lead to a weakened capacity to pay.

An NAIC 2 obligation should be eligible for relatively favorable treatment under the NAIC Financial Conditions Framework.



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

1 (844) 442-3847 | [www.aclico.com](http://www.aclico.com)



B++ Good  
A.M. Best "B++" (Good) with  
Stable Outlook as of August 2022

## HOME OFFICE

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## FOR APPLICATIONS AND PAYMENTS

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