



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 01/19/2021

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: 3.75% - Year 2+: 2.75% - Effective ** Compound Level Rate: 2.79% | <u>FL*</u> - Year 1: 3.65% - Year 2+: 2.65% - Effective ** Compound Level Rate: 2.70% | <u>All Other</u> - Year 1: 3.60% - Year 2+: 2.60% - Effective ** Compound Level Rate: 2.80% | <u>FL*</u> - Year 1: 3.50% - Year 2+: 2.50% - Effective ** Compound Level Rate: 2.70% |
| 6 Years Fixed | <u>All Other</u> - Year 1: 3.90% - Year 2+: 2.90% - Effective ** Compound Level Rate: 2.85% | <u>FL*</u> - Year 1: 3.80% - Year 2+: 2.80% - Effective ** Compound Level Rate: 2.77% | <u>All Other</u> - Year 1: 3.70% - Year 2+: 2.70% - Effective ** Compound Level Rate: 2.87% | <u>FL*</u> - Year 1: 3.60% - Year 2+: 2.60% - Effective ** Compound Level Rate: 2.77% |
| 7 Years Fixed | <u>All Other</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 2.92% | <u>FL*</u> - Year 1: 3.90% - Year 2+: 2.90% - Effective ** Compound Level Rate: 2.80% | <u>All Other</u> - Year 1: 3.75% - Year 2+: 2.75% - Effective ** Compound Level Rate: 2.89% | <u>FL*</u> - Year 1: 3.65% - Year 2+: 2.65% - Effective ** Compound Level Rate: 2.79% |
| 10 Years Fixed | <u>All Other</u> - Year 1: 4.35% - Year 2+: 3.35% - Effective ** Compound Level Rate: 3.01% | <u>FL*</u> - Year 1: 4.20% - Year 2+: 3.20% - Effective ** Compound Level Rate: 2.89% | <u>All Other</u> - Year 1: 3.90% - Year 2+: 2.90% - Effective ** Compound Level Rate: 3.00% | <u>FL*</u> - Year 1: 3.80% - Year 2+: 2.80% - Effective ** Compound Level Rate: 2.90% |
| 20 Years Fixed | <u>All Other</u> - Years 1-5: 2.20% - Years 6-10: 3.20% - Years 11-15: 5.20% - Years 16-20: 6.20% - Effective ** Compound Level Rate: 3.10% | <u>FL*</u> - Years 1-5: 2.05% - Years 6-10: 3.05% - Years 11-15: 5.05% - Years 16-20: 6.05% - Effective ** Compound Level Rate: 3.01% | <u>All Other</u> - Years 1-5: 2.35% - Years 6-10: 2.85% - Years 11-15: 3.35% - Years 16-20: 3.85% - Effective ** Compound Level Rate: 3.10% | <u>FL*</u> - Years 1-5: 2.25% - Years 6-10: 2.75% - Years 11-15: 3.25% - Years 16-20: 3.75% - Effective ** Compound Level Rate: 3.00% |

Riders

| Optional Riders and cost | SAFE HARBOR (Simple Interest) | SAFE HAVEN (Compound Interest) |
|--------------------------|---|---|
| | 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 as of January 19, 2021 and 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 | | ACCUMULATION PROTECTOR PLUS SM ANNUITY | | | |
|--------------------------|--|--|--|--|---|--|--|---|--|------------------------|--|
| Premium Bonus | | NA | | GLWB Rider: | 8% ** | Base Contract - 7.00% With Income Rider - 5.00% | | Base Contract - 5% With Rate Enhancement Rider - 5% | | | |
| | | | | 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 | | | | | | |
| Interest Rate Guarantees | | | | | | | | No Rider | | Rate Enhancement Rider | |
| 1st Year Rate | | All Other: 2.85% FL: 2.75% | | 1.00% (with subsequent purchase premium) | | 1.50% | | 2.35% | | 3.20% | |
| Current Rate Guarantee | | 5 Yr | | 2 Yrs | | 1 Yr | | 1 Yr | | 1 Yr | |
| Other Guarantees | | NA | | NA | | NA | | ***The Participation Rates for the Credit Suisse 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 Credit Suisse Momentum Index. | | | |
| Indexing | | | | | | | | | | | |
| Index/Benchmark | | S&P 500® | | LIBOR | | S&P 500® | | S&P 500® and Credit Suisse Momentum Index | | | |
| Trigger Rate | | NA | | NA | | NA | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| Participation Rates | | 100% | | 65% | | 100% | | Credit Suisse Momentum Index 1 Year with Trigger Rate 4.00% 5.50% | | | |
| | | | | | | | | Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate*** 100% 140% | | | |
| | | | | | | | | Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate*** 150% 200% | | | |
| | | | | | | | | Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate 180% 250% | | | |
| | | | | | | | | S&P 500® 1 Year Point-to-Point with Participation Rate 30% 38% | | | |
| | | | | | | | | S&P 500® 2 Year Point-to-Point with Participation Rate 42% 55% | | | |
| Caps | | Annual Point-to-Point: 4.50% Monthly Averaging: 5.00% 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 | Income Rider - 1.05% fee | | Rate Enhancement Rider: 0.95% fee | | | |
| | | | | Legacy Benefit Rider: | 1.25% fee years 1-5 1.60% fee years 6-10 | | | | | | |
| | | | | Accumulation Rider: | No fee | | | | | | |

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

** Credited to Income Account Only

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Quoted rates may vary due to state regulations and taxes.
Not all annuities and optional riders are available in all states.