



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 10/12/2020

AGENT USE ONLY

SAFE HARBOR (Simple Interest)

SAFE HAVEN (Compound Interest)

Interest Rate Guarantees

	All Other - Year 1: 4.15% - Year 2+: 3.15% - Effective ** Compound Level Rate: 3.15%	FL* - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 3.06%	All Other - Year 1: 3.95% - Year 2+: 2.95% - Effective ** Compound Level Rate: 3.15%	FL* - Year 1: 3.85% - Year 2+: 2.85% - Effective ** Compound Level Rate: 3.05%
5 Years Fixed	All Other - Year 1: 4.30% - Year 2+: 3.30% - Effective ** Compound Level Rate: 3.20%	FL* - Year 1: 4.20% - Year 2+: 3.20% - Effective ** Compound Level Rate: 3.11%	All Other - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 3.22%	FL* - Year 1: 3.95% - Year 2+: 2.95% - Effective ** Compound Level Rate: 3.12%
6 Years Fixed	All Other - Year 1: 4.45% - Year 2+: 3.45% - Effective ** Compound Level Rate: 3.26%	FL* - Year 1: 4.30% - Year 2+: 3.30% - Effective ** Compound Level Rate: 3.13%	All Other - Year 1: 4.10% - Year 2+: 3.10% - Effective ** Compound Level Rate: 3.24%	FL* - Year 1: 4.00% - Year 2+: 3.00% - Effective ** Compound Level Rate: 3.14%
7 Years Fixed	All Other - Year 1: 4.80% - Year 2+: 3.80% - Effective ** Compound Level Rate: 3.35%	FL* - Year 1: 4.65% - Year 2+: 3.65% - Effective ** Compound Level Rate: 3.24%	All Other - Year 1: 4.25% - Year 2+: 3.25% - Effective ** Compound Level Rate: 3.35%	FL* - Year 1: 4.15% - Year 2+: 3.15% - Effective ** Compound Level Rate: 3.25%
10 Years Fixed	All Other - Years 1-5: 2.85% - Years 6-10: 3.85% - Years 11-15: 5.85% - Years 16-20: 6.85% - Effective ** Compound Level Rate: 3.45%	FL* - Years 1-5: 2.60% - Years 6-10: 3.60% - Years 11-15: 5.60% - Years 16-20: 6.60% - Effective ** Compound Level Rate: 3.32%	All Other - Years 1-5: 2.70% - Years 6-10: 3.20% - Years 11-15: 3.70% - Years 16-20: 4.20% - Effective ** Compound Level Rate: 3.45%	FL* - Years 1-5: 2.60% - Years 6-10: 3.10% - Years 11-15: 3.60% - Years 16-20: 4.10% - Effective ** Compound Level Rate: 3.35%
20 Years Fixed	All Other - Years 1-5: 2.85% - Years 6-10: 3.85% - Years 11-15: 5.85% - Years 16-20: 6.85% - Effective ** Compound Level Rate: 3.45%	FL* - Years 1-5: 2.60% - Years 6-10: 3.60% - Years 11-15: 5.60% - Years 16-20: 6.60% - Effective ** Compound Level Rate: 3.32%	All Other - Years 1-5: 2.70% - Years 6-10: 3.20% - Years 11-15: 3.70% - Years 16-20: 4.20% - Effective ** Compound Level Rate: 3.45%	FL* - Years 1-5: 2.60% - Years 6-10: 3.10% - Years 11-15: 3.60% - Years 16-20: 4.10% - Effective ** Compound Level Rate: 3.35%

Riders

Optional Riders and cost

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 October 12, 2020 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%* 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%
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	1Yr	1 Yr 1 Yr
Other Guarantees	NA	NA	NA	***The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the One-year point-to-point or Two-year point-to-point crediting strategies, 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	No Rider Rate Enhancement Rider
Participation Rates	100%	65%	100%	Credit Suisse Momentum Index 1 Year with Trigger Rate 4.00% 5.50%
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%	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% 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 - 1.05% fee	Rate Enhancement Rider: 0.95% fee

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

**Credited to Income Account Only

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