



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

	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: 4.15% - Year 2+: 3.15% - Effective ** Compound Level Rate: 3.15%	<u>FL*</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 3.06%	<u>All Other</u> - Year 1: 3.95% - Year 2+: 2.95% - Effective ** Compound Level Rate: 3.15%	<u>FL*</u> - Year 1: 3.85% - Year 2+: 2.85% - Effective ** Compound Level Rate: 3.05%
6 Years Fixed	<u>All Other</u> - Year 1: 4.30% - Year 2+: 3.30% - Effective ** Compound Level Rate: 3.20%	<u>FL*</u> - Year 1: 4.20% - Year 2+: 3.20% - Effective ** Compound Level Rate: 3.11%	<u>All Other</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective ** Compound Level Rate: 3.22%	<u>FL*</u> - Year 1: 3.95% - Year 2+: 2.95% - Effective ** Compound Level Rate: 3.12%
7 Years Fixed	<u>All Other</u> - Year 1: 4.45% - Year 2+: 3.45% - Effective ** Compound Level Rate: 3.26%	<u>FL*</u> - Year 1: 4.30% - Year 2+: 3.30% - Effective ** Compound Level Rate: 3.13%	<u>All Other</u> - Year 1: 4.10% - Year 2+: 3.10% - Effective ** Compound Level Rate: 3.24%	<u>FL*</u> - Year 1: 4.00% - Year 2+: 3.00% - Effective ** Compound Level Rate: 3.14%
10 Years Fixed	<u>All Other</u> - Year 1: 4.80% - Year 2+: 3.80% - Effective ** Compound Level Rate: 3.35%	<u>FL*</u> - Year 1: 4.65% - Year 2+: 3.65% - Effective ** Compound Level Rate: 3.24%	<u>All Other</u> - Year 1: 4.25% - Year 2+: 3.25% - Effective ** Compound Level Rate: 3.35%	<u>FL*</u> - Year 1: 4.15% - Year 2+: 3.15% - Effective ** Compound Level Rate: 3.25%
20 Years Fixed	<u>All Other</u> - 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%	<u>FL*</u> - 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%	<u>All Other</u> - 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%	<u>FL*</u> - 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	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 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% **	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 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						
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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Not all annuities and optional riders are available in all states.