



# ATLANTIC COAST

## LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 06/11/2020

**AGENT USE ONLY**

**SAFE HARBOR**  
(Simple Interest)

**SAFE HAVEN**  
(Compound Interest)

### Interest Rate Guarantees

	<u>All Other</u>	<u>FL*</u>	<u>All Other</u>	<u>FL*</u>
<b>5 Years Fixed</b>	- Year 1: 4.35% - Year 2+: 3.35%  - Effective** Compound Level Rate: 3.32%	- Year 1: 4.25% - Year 2+: 3.25%  - Effective** Compound Level Rate: 3.23%	- Year 1: 4.15% - Year 2+: 3.15%  - Effective** Compound Level Rate: 3.35%	- Year 1: 4.05% - Year 2+: 3.05%  - Effective** Compound Level Rate: 3.25%
<b>6 Years Fixed</b>	- Year 1: 4.55% - Year 2+: 3.55%  - Effective** Compound Level Rate: 3.41%	- Year 1: 4.40% - Year 2+: 3.40%  - Effective** Compound Level Rate: 3.28%	- Year 1: 4.25% - Year 2+: 3.25%  - Effective** Compound Level Rate: 3.42%	- Year 1: 4.15% - Year 2+: 3.15%  - Effective** Compound Level Rate: 3.32%
<b>7 Years Fixed</b>	- Year 1: 4.70% - Year 2+: 3.70%  - Effective** Compound Level Rate: 3.46%	- Year 1: 4.55% - Year 2+: 3.55%  - Effective** Compound Level Rate: 3.34%	- Year 1: 4.30% - Year 2+: 3.30%  - Effective** Compound Level Rate: 3.44%	- Year 1: 4.20% - Year 2+: 3.20%  - Effective** Compound Level Rate: 3.34%
<b>10 Years Fixed</b>	- Year 1: 5.05% - Year 2+: 4.05%  - Effective** Compound Level Rate: 3.53%	- Year 1: 4.95% - Year 2+: 3.95%  - Effective** Compound Level Rate: 3.46%	- Year 1: 4.45% - Year 2+: 3.45%  - Effective** Compound Level Rate: 3.55%	- Year 1: 4.35% - Year 2+: 3.35%  - Effective** Compound Level Rate: 3.45%
<b>20 Years Fixed</b>	- Years 1-5: 3.25% - Years 6-10: 4.25% - Years 11-15: 6.25% - Years 16-20: 7.25%  - Effective** Compound Level Rate: 3.65%	- Years 1-5: 3.05% - Years 6-10: 4.05% - Years 11-15: 6.05% - Years 16-20: 7.05%  - Effective** Compound Level Rate: 3.55%	- Years 1-5: 2.90% - Years 6-10: 3.40% - Years 11-15: 3.90% - Years 16-20: 4.40%  - Effective** Compound Level Rate: 3.65%	- Years 1-5: 2.80% - Years 6-10: 3.30% - Years 11-15: 3.80% - Years 16-20: 4.30%  - Effective** Compound Level Rate: 3.55%

### 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 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	
<b>Premium Bonus</b>	NA		GLWB Rider:	8% **	Base Contract - 7.00% With Income Rider - 5.00%
			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	
<b>Interest Rate Guarantees</b>					
<b>1st Year Rate</b>	All Other: 2.85%	FL: 2.75%	1.00% (with subsequent purchase premium)	1.50%	
<b>Current Rate Guarantee</b>	5 Yr		2 Yrs	1Yr	
<b>Indexing</b>					
<b>Index/Benchmark</b>	S&P 500®		LIBOR	S&P 500®	
<b>Participation Rates</b>	100%		65.00%	100%	
<b>Caps</b>	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%	
<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	Income Rider - 1.05% 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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