



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 09/04/18

AGENT USE ONLY	SAFE HARBOR (Simple Interest)	SAFE HAVEN (Compound Interest)
Interest Rate Guarantees		
5 Years Fixed	<u>All Other</u> - Year 1: 5.15% - Year 2+: 4.15% - Effective ** Compound Level Rate: 4.01%	<u>FL*</u> - Year 1: 5.00% - Year 2+: 4.00% - Effective ** Compound Level Rate: 3.89%
6 Years Fixed	<u>All Other</u> - Year 1: 5.40% - Year 2+: 4.40% - Effective ** Compound Level Rate: 4.12%	<u>FL*</u> - Year 1: 5.25% - Year 2+: 4.25% - Effective ** Compound Level Rate: 4.00%
7 Years Fixed	<u>All Other</u> - Year 1: 5.65% - Year 2+: 4.65% - Effective ** Compound Level Rate: 4.22%	<u>FL*</u> - Year 1: 5.50% - Year 2+: 4.50% - Effective ** Compound Level Rate: 4.10%
10 Years Fixed	<u>All Other</u> - Year 1: 6.15% - Year 2+: 5.15% - Effective ** Compound Level Rate: 4.31%	<u>FL*</u> - Year 1: 6.00% - Year 2+: 5.00% - Effective ** Compound Level Rate: 4.21%
20 Years Fixed	<u>All Other</u> - Years 1-5: 4.75% - Years 6-10: 5.75% - Years 11-15: 7.75% - Years 16-20: 8.75% - Effective ** Compound Level Rate: 4.36%	<u>FL*</u> - Years 1-5: 4.50% - Years 6-10: 5.50% - Years 11-15: 7.50% - Years 16-20: 8.50% - Effective ** Compound Level Rate: 4.25%
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. Special introductory cap in the state of Florida.

** Rounded to second decimal place
 Interest rates are subject of 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		
Premium Bonus	NA			10 Year Contract:	14 Year Contract:
			GLWB Rider:	8%	NA
			Legacy Rider:	8% for issue ages under 76 6% for issue ages 76-80 1% for issue ages 81-85	8% for issue ages below 76 7% for issue ages 76-80 2% for issue ages 81-85
			Accum Rider:	8% for issue ages below 76 6% for issue ages 76-85	10% for issue ages below 76 7% for issue ages 76-80 6% for issue ages 81-85
Interest Rate Guarantees					
1st Year Rate	FL: 3.40%	All Other:3.40%	1.40% (with subsequent purchase premium)		
Current Rate Guarantee	5 Yr		2 Yrs		
Indexing					
Index/Benchmark	S&P 500®		LIBOR		
Participation Rates	100%		55.00%		
Caps	Annual Point-to-Point: 6.25% Monthly Averaging: 7.00% Monthly Sum: 2.25%		NA		
Riders					
Optional Riders and Cost	Required Minimum Distribution - 0.16% fee Preferred 10% Free Withdrawal - 0.08% fee Death Benefit Feature - 0.35% fee* Accumulated Interest Withdrawal -0.08% fee		GLWB Rider:	1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract only)	
			Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10 (10 & 14 year contract)	
			Accumulation Rider:	No fee	

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