



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 10/09/2023

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
Fixed Rates				
3 Year	<u>All Other</u> Year 1: 6.60% Year 2+: 5.60% Effective** Compound Level Rate: 5.61%	<u>FL*</u> Year 1: 6.20% Year 2+: 5.20% Effective** Compound Level Rate: 5.25%	<u>All Other</u> Year 1: 6.27% Year 2+: 5.27% Effective** Compound Level Rate: 5.60%	<u>FL*</u> Year 1: 5.95% Year 2+: 4.95% Effective** Compound Level Rate: 5.28%
5 Year	<u>All Other</u> Year 1: 7.25% Year 2+: 6.25% Effective** Compound Level Rate: 5.75%	<u>FL*</u> Year 1: 6.95% Year 2+: 5.95% Effective** Compound Level Rate: 5.51%	<u>All Other</u> Year 1: 6.55% Year 2+: 5.55% Effective** Compound Level Rate: 5.75%	<u>FL*</u> Year 1: 6.30% Year 2+: 5.30% Effective** Compound Level Rate: 5.50%
6 Year	<u>All Other</u> Year 1: 7.30% Year 2+: 6.30% Effective** Compound Level Rate: 5.62%	<u>FL*</u> Year 1: 7.15% Year 2+: 6.15% Effective** Compound Level Rate: 5.50%	<u>All Other</u> Year 1: 6.45% Year 2+: 5.45% Effective** Compound Level Rate: 5.62%	<u>FL*</u> Year 1: 6.35% Year 2+: 5.35% Effective** Compound Level Rate: 5.52%
7 Year	<u>All Other</u> Year 1: 7.50% Year 2+: 6.50% Effective** Compound Level Rate: 5.61%	<u>FL*</u> Year 1: 7.35% Year 2+: 6.35% Effective** Compound Level Rate: 5.50%	<u>All Other</u> Year 1: 6.45% Year 2+: 5.45% Effective** Compound Level Rate: 5.59%	<u>FL*</u> Year 1: 6.35% Year 2+: 5.35% Effective** Compound Level Rate: 5.49%
10 Year	<u>All Other</u> Year 1: 7.90% Year 2+: 6.90% Effective** Compound Level Rate: 5.45%	<u>FL*</u> Year 1: 7.75% Year 2+: 6.75% Effective** Compound Level Rate: 5.36%	<u>All Other</u> Year 1: 6.35% Year 2+: 5.35% Effective** Compound Level Rate: 5.45%	<u>FL*</u> Year 1: 6.25% Year 2+: 5.25% Effective** Compound Level Rate: 5.35%
20 Year	<u>All Other</u> Years 1-5: 6.00% Years 6-10: 7.00% Years 11-15: 9.00% Years 16-20: 10.00% Effective** Compound Level Rate: 4.89%	<u>FL*</u> Years 1-5: 5.75% Years 6-10: 6.75% Years 11-15: 8.75% Years 16-20: 9.75% Effective** Compound Level Rate: 4.79%	<u>All Other</u> Years 1-5: 4.15% Years 6-10: 4.65% Years 11-15: 5.15% Years 16-20: 5.65% Effective** Compound Level Rate: 4.90%	<u>FL*</u> Years 1-5: 4.05% Years 6-10: 4.55% Years 11-15: 5.05% Years 16-20: 5.55% Effective** Compound Level Rate: 4.80%
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	
Guarantees				
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2023.		2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2023.	

**Rounded to second decimal place

All Owners age 86-90 are required to purchase the Death Benefit Rider in all states except Florida.
* All Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.
Nursing Home Rider/Terminal Illness Rider Not Available in Florida and Pennsylvania.

Interest rates as of October 9, 2023 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.
Products, features, and riders may not be available in all jurisdictions.
Refer to annuity Contract for all terms and conditions.

	SAFE ANCHOR (Compound Interest)	GUARANTEED INCOME ANNUITY	INCOME NAVIGATOR
Premium Bonus and Account Bonus	N/A	GLWB Rider: 11%* Legacy Benefit Rider: 10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85 Accumulation 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: 7.00%
Fixed Rates			
Fixed Rate	All Other: 2.75% FL: 2.75%	2.75% (with subsequent purchase premium)	2.75%
Crediting Period	5 Yr	1 Yr	1 Yr
Indexed Rates			
Index/Benchmark	S&P 500®	SOFR	S&P 500®
Participation Rates	100%	55%	100%
Caps	Annual Point-to-Point: 4.10% Monthly Averaging: 4.20% Monthly Sum: 1.75%	N/A	Annual Point-to-Point Cap: 4.00% Monthly Averaging Cap: 4.00% Daily Averaging Cap: 4.00% Monthly Sum Cap: 1.70%
Guarantees			
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.	For Policies Issued in 2023, 2.75% is the Guaranteed Minimum Interest Rate Credited to the Accumulation Account for the Lifetime of the Policy.	N/A
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. 8.5% Initial Roll-up Rate for 10 years, with option to renew. Legacy Benefit Rider: 1.25% fee years 1-5. 1.60% fee years 6-10. Net Interest Rate*** + 4% Stacked Roll-up Rate. Accumulation Benefit Rider: No fee. Net Interest Rate*** x Initial Roll-up Factor of 175.	Income Rider: 1.50% fee Annual Compound Rollup for 10 years (with Income Rider): <ul style="list-style-type: none"> Income Account Value earns an annual compound rollup of 7% for 10 years. If the rollup is renewed after 10 years, the minimum rollup rate is 2%.

*Credits to the Income Account only.

**All Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.

*** Net Interest Rate is the the annual interest rate credited to the Accumulation Value for the Contract Year.

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All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.

ACCUMULATION PROTECTOR PLUSSM ANNUITY

Premium Bonus

Base Contract: 10%
With Rate Enhancement Rider: 10%

Fixed Rates

	No Rider	Rate Enhancement Rider
Fixed Rate	4.75%	5.70%
Crediting Period	1 Yr	1 Yr

Indexed Rates

Index/Benchmark S&P 500[®], CS Momentum Index, and CS ESG Macro 5 Index.

	No Rider	Rate Enhancement Rider
Trigger Rate	CS Momentum Index 1 Year with Trigger Rate	
	9%	11%
Participation Rates	CS Momentum Index 1 Year Point-to-Point with Participation Rate*	
	210%	260%
	CS Momentum Index 2 Year Point-to-Point with Participation Rate*	
	320%	385%
	CS Momentum Index 3 Year Point-to-Point with Participation Rate	
	465%	550%
	CS ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate*	
	210%	260%
	CS ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate*	
320%	385%	
CS ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate		
465%	550%	
S&P 500 [®] 1 Year Point-to-Point with Participation Rate		
43%	55%	
S&P 500 [®] 2 Year Point-to-Point with Participation Rate		
60%	75%	
Caps	S&P 500 [®] 1 Year Point-to-Point with Cap Rate	
	10%	12.25%

Guarantees

2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.

*The Participation Rates for the CS 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 CS Momentum Index.

*The Participation Rates for the CS ESG Macro 5 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 CS ESG Macro 5 Index.

Riders

Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

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There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). CS's view of ESG is based solely on CS's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.

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