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# ACCUMULATION PROTECTOR PLUS<sup>SM</sup>

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A FIXED INDEXED ANNUITY

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PERFORMANCE YOU CAN COUNT ON

CLIENT INFORMATION BROCHURE

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ATLANTIC COAST LIFE  
INSURANCE COMPANY

ACLAPPBR-FL 102824

# It Is Time to Protect What You Have Worked So Hard to Build

Whether it is for retirement, legacy, or lifestyle, you have worked hard to earn a living and build your wealth. You have pushed through the daily grind for decades and have finally arrived at a new chapter in life. And while it may be time to start thinking about retirement income and protecting your wealth from unnecessary risk, it does not mean that your wealth needs to stop working for you. You deserve the best, and that means a retirement solution that can offer a total-package of leading accumulation benefits that you can trust and rely on.

**The Accumulation Protector Plus<sup>SM</sup> Annuity (APP)** is a fixed indexed annuity designed to both accumulate wealth, and protect it against future market downturns. The APP annuity has a proven track record of performance and reliability that set it apart, and offers **performance you can count on** through its 10-year guarantees\*, market leading rates, and flexible crediting strategies.

With the **Accumulation Protector Plus<sup>SM</sup> Annuity**, you can let your money do the hard work for you, and have the peace-of-mind knowing that your wealth is protected for what you have in store.

## What is a Fixed Indexed Annuity?

A Fixed Indexed Annuity is a tax-deferred, stable, financial option designed to grow your premium and protect it if the market drops. This product is typically accompanied with multiple crediting strategies that you can choose to participate in. These crediting strategies include at least one indexed account and may also include a Fixed Rate account, as seen with the **Accumulation Protector Plus<sup>SM</sup> Annuity**. When you select an indexing strategy, you are credited interest at the end of the crediting period in the event the index value grows.

A Fixed Indexed Annuity offers access to more interest growth potential as the market performs positively. In addition to growth potential, a Fixed Indexed Annuity offers protection of principal in several different ways. You do not lose money, including interest earned during previous crediting periods, if the index value drops because your money is allocated to the annuity itself rather than directly to the index (or indices). Additionally, the indexed accounts typically offer a minimum guaranteed interest rate of at least 0%.



\*The Participation Rates for the 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 Momentum Index. The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

# Performance You can Count On

## Protect Your Principal

**Protection** is the cornerstone of the **Accumulation Protector Plus<sup>SM</sup>** Annuity. Whether the market goes up, down, or remains the same, your principal is guaranteed not to decrease\* due to market performance and is protected through the APP's Fixed and Indexed Accounts.

## Accumulate Wealth

The APP gives you exclusive access to the **Momentum Index** and the **Diversified Macro 5 Index**, while also offering strategies linked to the well-established **Standard and Poor's Composite Stock Price Index** ("S&P 500<sup>®</sup>" Index), and a Fixed Account that provides a guaranteed rate of return. The Momentum Index, the Diversified Macro 5 Index, S&P 500<sup>®</sup> Index and the Fixed Account provide opportunities to accumulate wealth over time.

## Choose from Flexible Crediting Strategies

Not everyone has the same financial goals, nor the same time horizon for achieving those goals. It is because of these different objectives that Flexibility is another key component of the **Accumulation Protector Plus<sup>SM</sup>** Annuity. This annuity offers a diversified set of fixed and indexed crediting strategies with 1, 2 or 3 year periods that allow you and your advisor to choose the accounts and periods that most align with your goals. Additionally, you can adjust the allocations on the contract anniversary, coinciding with the end of the crediting period, to continue to meet your changing needs.

## Preserve Your Lifestyle

Achieve greater financial confidence and achieve the goals you have set for your lifestyle, retirement income and legacy by taking advantage of the flexible options provided by the **Accumulation Protector Plus<sup>SM</sup>** Annuity. These strategies were created to help protect what you have worked hard for and provide opportunities to accumulate wealth, so you can rest easy in retirement knowing you are preserving the legacy you have built.



\*If Rate Enhancement Rider is purchased, principal will not decrease due to market performance but could decrease due to the rider fee.

# Key Features

## 10 Year Guarantees

The participation rates of the Momentum Index and Diversified Macro 5 Index 1- and 2-year point-to-point strategies are guaranteed for 10 years from the annuity issue date and are available for 10 years regardless of how much is allocated to those strategies at issue.\*

## 5% Premium Bonus

When you purchase the **Accumulation Protector Plus<sup>SM</sup>** Annuity you will receive a one-time premium bonus of 5%. The premium bonus is immediately credited to your account, increasing the value of your account and giving you the opportunity to earn additional interest. Your funds can be accessed subject to your vesting schedule.

| Contract Year | 1  | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11+  |
|---------------|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| Vesting       | 0% | 10% | 20% | 30% | 40% | 50% | 60% | 70% | 80% | 90% | 100% |

## Flexible Crediting Strategies

You have the flexibility to choose how your single premium is allocated across eleven crediting strategies. These crediting strategies include a **Fixed Account** and ten **Indexed Accounts** linked to three indices, the **Momentum Index**, the **Diversified Macro 5 Index**, and the **S&P 500<sup>®</sup> Index**. We know that your life and needs are ever evolving, and that is why you can adjust your allocations on the contract anniversary coinciding with the end of each strategy's crediting period. At that time, you may allocate to any available strategy for a new crediting period of one, two or three years.

## Fixed Rate Option

Speaking of performance you can count on, the premium allocated to the Fixed Rate Account will earn daily interest at a specified rate, which is guaranteed for the ensuing contract year. You will receive this rate **no matter how the market performs**.

## Trigger Rate Option

The APP annuity's Trigger Rate may be a good alternative if you are considering Fixed Rate allocations. **How does the Trigger Rate work?** If the Momentum Index earns 0% or more then **the premium allocated to the Trigger Rate** account will earn **interest at a specified rate**. So the benefit to the Trigger Rate is that you receive a higher rate when compared to the fixed account as long as the Momentum Index breaks even or earns a positive return.

## Rate Enhancement Rider

The Rate Enhancement Rider is a great feature to consider if you want to take your accumulation power to the next level! First, this rider increases the amount available for free withdrawal from 5% to 10% of your annuity's Account Value.

Additionally, this rider gives you a better opportunity to earn more interest as it increases the Fixed, Participation, and Cap rates across your annuity's crediting strategies. Increasing the Participation and Cap Rates offers potential to substantially benefit from the index's upside, because your premium has access to a larger percentage of an index's growth. There is a fee with the purchase of the rider.

## Pricing Guarantee

The **Accumulation Protector Plus<sup>SM</sup> Annuity** offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.

\*The Participation Rates for the 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 Momentum Index. The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

# Choose from Eleven Growth Strategies

You have the flexibility to choose how your single premium is allocated across eleven crediting strategies. These crediting strategies include a **Fixed Account** and ten **Indexed Accounts** linked to three indices, the **Momentum Index**, the **Diversified Macro 5 Index** and the **S&P 500® Index**. We know that your life and needs are ever evolving, and that is why you can adjust your allocations on the contract anniversary coinciding with the end of each strategy's crediting period. At that time, you may allocate to any available strategy for a new crediting period of one, two or three years.

The crediting periods for the **Accumulation Protector Plus<sup>SM</sup>** Annuity's crediting strategies range from one, two, or three years. The crediting strategies include a **Fixed Rate account**, **Trigger Rate account**, and several **Point-to-Point with Participation Rate or Cap Rate accounts**. A **Point-to-Point** strategy measures the difference in the index's value on each contract anniversary, comparing it to the value of the index either a year earlier, two years earlier, or three years earlier, depending on the option you choose.

| CREDITING STRATEGY OPTIONS                  |   | DESCRIPTION  |
|---|---|--|
| <b>Momentum Indexed Accounts</b>            | One-year point-to-point crediting period with <b>Participation Rate</b>   | You can allocate to three different Momentum Indexed accounts with a <b>Participation Rate</b> .<br>The Participation Rate allows you to access a percentage of the index's growth for a specific crediting period.  |
|   | Two-year point-to-point crediting period with <b>Participation Rate</b>   | With the Participation Rate, if the index does not perform positively, your Account does not lose value.   |
|   | Three-year point-to-point crediting period with <b>Participation Rate</b> | <b>The Participation Rates for the 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.*</b>   |
|   | One-year crediting period with <b>Trigger Rate</b>                        | You can also allocate to a Momentum Indexed account with a <b>Trigger Rate</b> . The premium allocated to the Trigger Rate Account will earn interest at a specified rate if the market performs positively or breaks-even. If the index does not perform positively, your Account does not lose value.  |
| <b>Diversified Macro 5 Indexed Accounts</b> | One-year point-to-point crediting period with <b>Participation Rate</b>   | You can allocate to three different Diversified Macro 5 Indexed accounts with a <b>Participation Rate</b> .<br>The Participation Rate allows you to access a percentage of the index's growth for a specific crediting period.   |
|   | Two-year point-to-point crediting period with <b>Participation Rate</b>   | With the Participation Rate, if the index does not perform positively, your Account does not lose value.   |
|   | Three-year point-to-point crediting period with <b>Participation Rate</b> | <b>The Participation Rates for the Diversified 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.**</b>   |
| <b>S&amp;P 500® Indexed Accounts</b>        | One-year point-to-point crediting period with <b>Participation Rate</b>   | Allocate to a S&P 500® Indexed account with a Participation Rate, Cap Rate, or combination of the two.<br>The <b>Participation Rate</b> allows you to access a percentage of the index's growth for the crediting period.  |
|   | One-year point-to-point crediting period with <b>Cap Rate</b>             | The <b>Cap Rate</b> has a set maximum amount of interest that can be credited at the end of the crediting period. <ul style="list-style-type: none"> <li>If the index value increases but the growth is less than the Cap Rate, your credited interest is the same as the index's percentage increase.</li> <li>If the index value increases and the growth is greater than the Cap Rate, your credited interest is the same as the Cap Rate.</li> </ul> |
|   | Two-year point-to-point crediting period with <b>Participation Rate</b>   | With both the Participation Rate and Cap Rate, if the index does not perform positively, your Account does not lose value.   |
| <b>Fixed Rate Account</b>                   | One-year crediting period with a <b>Fixed Interest Rate</b>               | The premium allocated to the Fixed Rate Account will earn daily interest at a specified rate, which is guaranteed for the ensuing contract year. You will receive this rate no matter how the market performs.   |

\*The Participation Rates for the 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 Momentum Index.

\*\*The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

# Indices at a Glance

The **Accumulation Protector Plus<sup>SM</sup>** Annuity offers great earnings potential in any type of market through its access to exclusive and reputable indices. These indices offer stable, risk-controlled ways to potentially accumulate value through the indices' possible growth. The three indices linked to the Indexed accounts include the S&P 500<sup>®</sup> Index, the Momentum Index, and the Diversified Macro 5 Index.

## S&P 500<sup>®</sup> Index

The **S&P 500<sup>®</sup>** Index measures the stock performance of the 500 largest publicly traded companies in the U.S. These companies represent leading industries of the U.S. economy.

## Momentum Index

The **Momentum Index** is a **global multi-asset** index that dynamically allocates across its components using a unique and flexible **momentum-driven** strategy with **risk-adjusted weightings**. The Momentum Index was designed to adapt to various market conditions and generate consistent returns over time.

The risk-monitored Momentum Index can create value for your annuity in all market types (rising, falling, or remaining the same) by taking long positions (buying) in components exhibiting the strongest trends and short positions (selling) in components with weaker trends.

Access to the Momentum Index is exclusive to buyers of the **Accumulation Protector Plus<sup>SM</sup>** Annuity.

### The index has a 3-step rebalancing process built upon key financial concepts.



Step 1  
**MOMENTUM**

Each month, two different mechanisms are implemented:

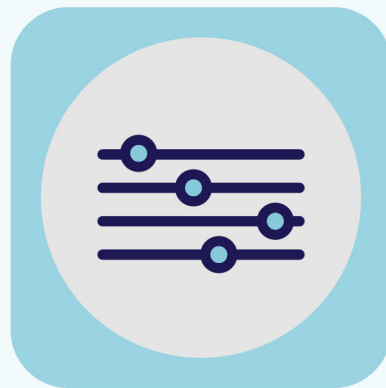
- The exposure to the components is adjusted based on a momentum strategy ("Momentum")
- Weights are allocated to each component based on their volatility ("Risk-Adjusted Weights")



Step 2  
**RISK ADJUSTED WEIGHTS**

Each day, a further mechanism is implemented:

- The Index is monitored with the goal of maintaining volatility near 5%



Step 3  
**RISK CONTROL**

**To learn more about this index,  
please read the Momentum Index brochure.**

## Diversified Macro 5 Index

The **Diversified Macro 5 Index** is a fully rules-based index that offers innovative exposure to multiple asset classes. In an attempt to generate consistent returns over time, the **Diversified Macro 5 Index** implements a strategy that combines an equity component and a macro component (comprised of sub-strategies across fixed income, commodities and currencies components), complemented by a daily risk control mechanism.

Access to the Diversified Macro 5 Index is exclusive to buyers of the **Accumulation Protector Plus<sup>SM</sup>** Annuity.

**To learn more about this index,  
please read the Diversified Macro 5 Index brochure.**



# Additional Product Features

**Issue Ages:** 0-85

**Contract Term:** 10 years

**Minimum Single Premium:** \$5,000

**Maximum Single Premium:** \$1,000,000 (without prior approval)

**Maturity Age:** 100

**Acceptable Funds:** Both non-qualified and qualified markets

## Free Withdrawals

Certain life events may arise where you need to access your money sooner than you were expecting. With the **Accumulation Protector Plus<sup>SM</sup>** Annuity, there are several ways to access your funds if the unexpected occurs.

Some annuities do not offer free early withdrawals, but in the second contract year, the **Accumulation Protector Plus<sup>SM</sup>** Annuity allows you to withdraw up to 5% of your Account Value or your Required Minimum Distribution, whichever greater.

## Terminal Illness and Nursing Home Waiver

If you are diagnosed with a terminal illness or need to move into a nursing home, you can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable Non-Vested Premium Bonus under certain conditions.

## Surrender Charges

If you surrender your contract or request withdrawals above the free withdrawal amount, there may be surrender charges. Please discuss the surrender charge schedule with your agent.

| Contract Year | 1   | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11+ |
|---------------|-----|----|----|----|----|----|----|----|----|----|-----|
| 10 year       | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0%  |

# Settlement Options

You may choose, after the first contract year or at death, when you want to start to receive annuity payments and the duration in which they are paid. The vested value and the settlement option you select will determine the payment amount.

## Lifetime Income Only

With this option, the annuitant receives equal monthly payments for the rest of their lifetime. Payments will end with the payment due just before the annuitant's death. No death benefit is payable with this option.

## Period Certain Only

This settlement option guarantees equal monthly payments for a specified period, between 10 years and 20 years. After the fifth contract year, you may request a specific period, with guaranteed equal monthly payments, between 5 years and 20 years. If the annuitant dies before payments have been made for the specified period, the beneficiary will receive remaining payments for the specified period.

## Lifetime Income with Guaranteed Period Certain

This settlement option provides equal monthly payments for the greater of the annuitant's remaining lifetime or a specified period of time. If the annuitant dies after payments have been made for the specified period, payments end with the payment due just before the annuitant's death.

## Death Benefit

Protect your loved ones with the APP's Death Benefit feature. If you pass away before receiving any proceeds\*, other than a Withdrawal, the amount payable to your beneficiary(ies) is equal to the greater of the Account Value less any Non-Vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death.

\* Proceeds are defined as the amount payable when: (1) the Owner takes a Withdrawal; (2) the Owner surrenders their Contract; (3) an Owner dies; or (4) the Contract matures.



# Is the Accumulation Protector Plus<sup>SM</sup> Annuity Right for You?

The **Accumulation Protector Plus<sup>SM</sup>** Annuity can be a wonderful growth vehicle for those looking to accumulate wealth and protect their retirement income.

If the below sounds like you, the **Accumulation Protector Plus<sup>SM</sup>** Annuity may be the addition you have been searching for!

- You have a low-tolerance for risk, and typically invest in CDs, Savings Bonds, Money Market Funds, and Treasury Bills.
- You are looking for a long-term strategy to grow your principal (ideally around 10 years).
- You like to protect your hard earned money.
- You want to preserve the legacy you have built by accumulating more wealth in a reliable way.
- You enjoy having lots of flexible allocation options when growing your money.
- Access to a global, risk-monitored index with a diversified portfolio sounds appealing.
- You are thinking about retiring soon or have retired.



# Disclosures

**Annuity Guarantees** - Annuity guarantees rely on the financial strength and claims-paying ability of Atlantic Coast Life Insurance Company. Additionally, the Participation Rates for the 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 Momentum Index.

The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

**Fixed Account** - If you select the Fixed Account, this account will earn the current fixed interest rate which is guaranteed for each Contract Year and credited daily.

**Index Account Interest Rate Calculation** - At the end of each crediting period, the index value (ending value) is compared to the index value at the beginning of each crediting period (beginning value). When the ending value is higher than the beginning value, interest is credited to the index account. When the ending value is lower than the beginning value, no interest will be credited.

**Index Crediting Strategies** - Value in the index strategies will grow if the applicable index increases. Your potential earnings are either capped at a maximum interest rate or limited by a certain percentage of the index gain, depending on the terms and conditions of your index strategy. S&P 500® cap and participation rates, and Trigger Rates are subject to change after the first crediting period.

**Cap** - If you select an index account utilizing a cap, the maximum index interest rate for the crediting period may not be more than the cap.

**Participation Rate** - If you select an index account utilizing a participation rate, the interest rate is equal to the percentage increase in the index value over the crediting period multiplied by the participation rate.

**Trigger Rate** - The minimum percentage of change in the Momentum Index required to receive the Trigger Account Interest Rate.

**Penalty Free Withdrawal** - Up to the greater of 5% of the Accumulation Value or the Required Minimum Distribution may be withdrawn without any Surrender Charges, forfeiture of Nonvested Bonus, or Market Value Adjustment starting in year two.

**Nursing Home Waiver** - Must be confined to a nursing home for a period of at least 90 consecutive days. There is a waiting period of one year. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.

**Terminal Illness Waiver** - Terminal illness is defined as any medical condition which a physician certifies that the contract owner's expected life span is twelve months or less. Proof of the terminal illness is required by a certified licensed physician that is not the owner, annuitant, or a family member to the owner or annuitant. The owner cannot be terminally ill during the waiting period. There is a waiting period of one year.

**Vested Value** - The Accumulation Value less the amount of Premium Bonus that is not vested using the following Vesting Schedule:

| Contract Year | 1  | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11+  |
|---------------|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| Vesting       | 0% | 10% | 20% | 30% | 40% | 50% | 60% | 70% | 80% | 90% | 100% |

**Market Value Adjustments** - The Market Value Adjustment (MVA) is specified in the contract. The MVA expires at the end of the Surrender Charge Period.

**Surrender Value** - The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), forfeiture of Non-vested Premium Bonus, and Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges are calculated according to the following schedule:

| Contract Year | 1   | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11+ |
|---------------|-----|----|----|----|----|----|----|----|----|----|-----|
| 10 year       | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0%  |

**Federal Income Tax Penalty** - Any distribution taken prior to any owner's age 59 1/2 may be subject to an additional 10% federal income tax penalty.

**Settlement Options** - Lifetime Income Only and Lifetime Income with Guarantee Period Certain payments are calculated utilizing the Annuity 2012 IAR table and calculated at a 1% interest rate.

**Rate Enhancement Rider** - Provides higher interest rates, caps, and participation rates. Also includes the ROP benefit and penalty free increase.

**Rider Fees** - If you elect the Rate Enhancement Rider, there is an annual fee on each contract anniversary of 0.95% multiplied by the value in each crediting account and subtracted from the corresponding crediting account.

**Death Benefit** - The total Death Benefit that would be payable to the beneficiary when the Owner or the Annuitant, if the Owner is not a natural person, dies before annuity payments begin. The Death Benefit is the greater of the Vested Value or the Minimum Guaranteed Surrender Value on the date of the Owner's death.

**Minimum Guaranteed Surrender Value** - (1) 87.5% of Purchase Premium; less (2) Any Withdrawal amount including any applicable Market Value Adjustment and Surrender/Withdrawal Charges; plus (3) interest credited at the Minimum Guaranteed Surrender Value Interest Rate shown on the Contract Data Page from date Purchase Premium is received and accepted by Us and will in no event be less than the present value, at time of surrender, of the Accumulation Value then guaranteed on the Maturity Date. The present value will be calculated on the basis of an interest rate 1% higher than the interest rate which was used to accumulate the Accumulation Value from the date of Surrender to the Maturity Date. The paid-up annuity, Cash Surrender Values and Death Benefit available under this Contract are not less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805, in which this Contract is delivered.

# Disclaimers

This brochure provides a brief description of the provisions of the Annuity Contract with the series of form numbers including: ACLACCFIAPOL 060122, ACLACCFIABU-FL, ACLACCFIATEN-OT, ACLACCFIASPTPEN-OT, ACLACCFIACSPTPEN-FL, ACLACCFIAAP-FL

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The Accumulation Protector Plus<sup>SM</sup> Annuity includes volatility-controlled indexes, the Momentum Index and Diversified Macro 5 Index. A volatility-controlled index (also referred to as a risk control index) seeks to manage the fluctuations of the value of an index. An index is generally comprised of equities, commodities, or other securities (risk components) and the index’s value increases and decreases with the price of these risk components. This increase and decrease in price of the risk components and value of the index over a short period is volatility.

A volatility-controlled index consists of risk components and fixed income or cash (the risk-free component). If the volatility of the risk component exceeds a specified target, a volatility control index is rebalanced to reduce its allocation of the risk components and raise its allocation of the risk-free component. This may occur when the price of the risk components increases rapidly. Once the volatility is below a specified target, a volatility control index is rebalanced to raise its allocation of the risk components and reduce its allocation of the risk-free component. The rebalancing is based on the volatility-controlled index’s rules. These rules may require a volatility-controlled index to be allocated entirely to the risk-free component, even when the risk components prices are rising. In a rising interest rate environment, the risk-free component may decrease in value. The volatility-controlled index’s rules are explained in the description of the volatility-controlled index and these rules may be amended from time to time.

The volatility control feature reduces the impact of a rise and of a fall in price of the risk components. This means that the positive change in the volatility-controlled index would be less than if no volatility-control existed and less index interest would be credited. The volatility control also reduces the hedging costs of Atlantic Coast Life Insurance Company. Lower hedging costs may allow Atlantic Coast Life Insurance Company to provide greater guarantees, cap rates, participation rates or other index crediting rate factors.

Certain volatility-controlled indexes may also include fees in the computation of the indexes’ value. These may include a maintenance fee based on the value of the index, and fixed transaction and replication costs. These fees reduce the value of the volatility-controlled indexes. These fees may also reduce the index licensing fee or the hedging costs that Atlantic Coast Life Insurance Company pay. These fees are set forth in the description of the volatility-controlled index.

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After over 90 years, you can be sure we have the experience to provide the right products that offer the most value and potential for you. We have also earned a reputation of integrity that speaks volumes about our commitment to our customers and the people who join our team. Founded in 1925, Atlantic Coast Life Insurance Company continues to be fiercely independent, and with a refreshing corporate identity that leads by example.

## DEDICATION TO POLICYHOLDERS

Originating in the southeast, we continue to grow nationally while providing security, assurance and peace of mind. We listen to our customers and work hard as a team to provide friendly, professional and proven solutions to all of our clients.

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