



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 06/01/2021

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>
5 Years Fixed	- Year 1: 4.00% - Year 2+: 3.00% - Effective** Compound Level Rate: 3.01%	- Year 1: 3.85% - Year 2+: 2.85% - Effective** Compound Level Rate: 2.88%	- Year 1: 3.80% - Year 2+: 2.80% - Effective** Compound Level Rate: 3.00%	- Year 1: 3.70% - Year 2+: 2.70% - Effective** Compound Level Rate: 2.90%
6 Years Fixed	- Year 1: 4.10% - Year 2+: 3.10% - Effective** Compound Level Rate: 3.03%	- Year 1: 4.00% - Year 2+: 3.00% - Effective** Compound Level Rate: 2.94%	- Year 1: 3.90% - Year 2+: 2.90% - Effective** Compound Level Rate: 3.07%	- Year 1: 3.80% - Year 2+: 2.80% - Effective** Compound Level Rate: 2.97%
7 Years Fixed	- Year 1: 4.25% - Year 2+: 3.25% - Effective** Compound Level Rate: 3.09%	- Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.01%	- Year 1: 3.95% - Year 2+: 2.95% - Effective** Compound Level Rate: 3.09%	- Year 1: 3.85% - Year 2+: 2.85% - Effective** Compound Level Rate: 2.99%
10 Years Fixed	- Year 1: 4.60% - Year 2+: 3.60% - Effective** Compound Level Rate: 3.20%	- Year 1: 4.45% - Year 2+: 3.45% - Effective** Compound Level Rate: 3.08%	- Year 1: 4.10% - Year 2+: 3.10% - Effective** Compound Level Rate: 3.20%	- Year 1: 4.00% - Year 2+: 3.00% - Effective** Compound Level Rate: 3.10%
20 Years Fixed	- Years 1-5: 2.55% - Years 6-10: 3.55% - Years 11-15: 5.55% - Years 16-20: 6.55% - Effective** Compound Level Rate: 3.29%	- Years 1-5: 2.35% - Years 6-10: 3.35% - Years 11-15: 5.35% - Years 16-20: 6.35% - Effective** Compound Level Rate: 3.18%	- Years 1-5: 2.55% - Years 6-10: 3.05% - Years 11-15: 3.55% - Years 16-20: 4.05% - Effective** Compound Level Rate: 3.30%	- Years 1-5: 2.45% - Years 6-10: 2.95% - Years 11-15: 3.45% - Years 16-20: 3.95% - Effective** Compound Level Rate: 3.20%

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 as of June 1, 2021 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 PLUSSM ANNUITY

Premium Bonus	NA		GLWB Rider: 8% ** 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	Base Contract - 7.00% With Income Rider - 5.00%	Base Contract - 5% With Rate Enhancement Rider - 5%	
	Interest Rate Guarantees					No Rider
1st Year Rate	All Other: 2.70%	FL: 2.60%	1.00% (with subsequent purchase premium)	1.50%	2.35%	3.20%
Current Rate Guarantee	5 Yr		2 Yrs	1Yr	1 Yr	1 Yr
Other Guarantees	NA		NA	NA	***The Participation Rates for the Credit Suisse 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 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	No Rider	Rate Enhancement Rider
Participation Rates	100%		65%	100%	Credit Suisse Momentum Index 1 Year with Trigger Rate	4.00% 5.50%
	100%		65%	100%	Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate***	100% 140%
	100%		65%	100%	Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate***	150% 200%
	100%		65%	100%	Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	180% 250%
	100%		65%	100%	S&P 500 [®] 1 Year Point-to-Point with Participation Rate	30% 38%
Caps	Annual Point-to-Point: 4.10% Monthly Averaging: 4.20% 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 [®] 2 Year Point-to-Point with Participation Rate	42% 55%
	Annual Point-to-Point: 4.10% Monthly Averaging: 4.20% 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		GLWB Rider:	1.25% fee years 1-5 1.60% fee years 6-10	Income Rider - 1.50% fee	Rate Enhancement Rider: 0.95% fee
	Preferred 10% Free Withdrawal: 0.15% fee		Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10		
	Death Benefit Feature: 0.25% fee*		Accumulation Rider:	No fee		
Accumulated Interest Withdrawal: 0.05% fee						

*Death Benefit Feature is required in Florida and is priced into Florida rates.
 **Credited to Income Account Only

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 Quoted rates may vary due to state regulations and taxes.
 Not all annuities and optional riders are available in all states.