



ACCUMULATION PROTECTOR PLUSSM

A FIXED INDEXED ANNUITY BY ATLANTIC COAST LIFE INSURANCE COMPANY

Fixed Indexed Annuity

Agent Quick Sheet - Florida

The **Accumulation Protector PlusSM** Annuity is a 10 year fixed indexed single premium, deferred annuity with a premium bonus. This annuity offers ten different index crediting strategies in addition to a fixed account (ACLACCFIAPOL 060122, ACLACCFIATEN-OT, ACLACCFIASPPTPEN-OT, ACLACCFIACSPTPEN-FL). An optional rider is available (the Rate Enhancement Rider) to be selected (ACLACCFIABU-FL).

| | |
|--|----------------------|
| Issue Ages | 0-85 |
| Maturity Age | 100 |
| Minimum Single Premium (Non-Qualified/Qualified) | \$5,000 |
| Maximum Single Premium | \$1 mil ¹ |

Interest Crediting

- Index crediting strategies will be based upon the performance of the S&P 500[®], the CS Momentum Index, or the CS ESG Macro 5 Index.
- Cap, Interest and Participation Rates may be subject to change on each Contract Anniversary at the beginning of each crediting period.
- 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.² 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.³ All other rates are guaranteed for the crediting period.⁴
- The interest credited will never be less than 0%.

Available Strategies⁵

- Fixed Rate Account
- S&P 500[®] 1 Year Point-to-Point with Cap Rate
- S&P 500[®] 1 Year Point-to-Point with Participation Rate
- S&P 500[®] 2 Year Point-to-Point with Participation Rate
- CS Momentum Index 1 Year Point-to-Point with Participation Rate
- CS Momentum Index 2 Year Point-to-Point with Participation Rate
- CS Momentum Index 3 Year Point-to-Point with Participation Rate
- CS Momentum Index 1 Year with Trigger Rate
- CS ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate
- CS ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate
- CS ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate

Withdrawal Provisions

- RMDs are available Penalty Free after the first Contract Year
- Up to 5% of the Account Value is available Penalty Free after the first Contract Year
- A maximum of 2 withdrawals are allowed each Contract Year
- Minimum withdrawal amount of \$250; Minimum Account Value after withdrawal is \$2,500

Allocations

Account value within a crediting strategy may only be reallocated at the end of the crediting segment length, and at that time, may be allocated to a different one, two or three year strategy to begin a new crediting segment length. For example, account value allocated to a 1-year strategy is eligible to reallocate that value at the first contract anniversary, and may begin a 2-year crediting segment length at that time.

Rate Enhancement Rider

The Rate Enhancement Rider is an optional rider available to be added to the contract at the time of application.

This rider provides higher Caps, Interest Rates, and Participation Rates to the applicable Fixed Account and Index Accounts than those Caps, Interest Rates, and Participation Rates of the annuity without the rider.

After the first Contract Year, this rider provides a 5% increase to the Penalty Free withdrawal amount for a total of 10% of the Account Value.

Pricing Guarantee

The **Accumulation Protector PlusSM** 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.

With the Pricing Guarantee, the Account Value is recalculated at the end of 10 years to equal the greater of:

- (1) The current Account Value, or
- (2) The Initial Purchase Premium less any Withdrawals including applicable Surrender/ Withdrawal Charges, nonvested Premium Bonus, and MVA, multiplied by 110%

Annual Charge

A 0.95% charge is applied to the Account Value.

¹ Over \$1 million will require home office approval.

² 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.

³ 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.

⁴ Refer to Annuity Rate Sheet for current Interest Rates, Cap Rates, and Participation Rates.

⁵ Refer to Client Brochure for more details.

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Annuities and optional contract riders are not available in all states.

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Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), loss of nonvested Premium Bonus, and Minimum Guaranteed Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁶ are calculated according to the following schedule:

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

MVA is applicable during the surrender period and is based on Moody's Seasoned Aaa Corporate Bond Yield.

Premium Bonus

A one-time Premium Bonus of 5% is immediately credited to the account, increasing the Account Value and giving the Owner the opportunity to earn additional interest. The funds can be accessed subject to the 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% |

Terminal Illness and Nursing Home Waiver

If the Owner is diagnosed with a terminal illness or needs to move into a nursing home, they can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable nonvested Premium Bonus under certain conditions.

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the greater of the Vested Account Value or the Minimum Guaranteed Surrender Value.

Settlement Options

After the first Contract Year, the Vested Value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

⁶ Surrender charges and MVA DO NOT apply to Death Benefits, Settlement Options, or Penalty Free Withdrawals.

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://aclico.admin-portal.org>.

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