



ACCUMULATION PROTECTOR PLUSSM

A FIXED INDEXED ANNUITY BY ATLANTIC COAST LIFE INSURANCE COMPANY

Fixed Indexed Annuity

Agent Quick Sheet - Standard

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 (ICC19-ACLACCFIAPOL, ICC19-ACLACCFIATEN, ICC19-ACLACCFIASPPTPEN, ICC19-ACLACCFIACSPTPEN). An optional rider is available (the Rate Enhancement Rider) to be selected (ICC19-ACLACCFIABU).

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.

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 fifth 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://acl.admin-portal.org>.

The "S&P 500[®]" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Atlantic Coast Life Insurance Company. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Atlantic Coast Life Insurance Company. Accumulation Protector PlusSM Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®].

Attributions and Disclaimers with Respect to CS

The CS Momentum Index and the CS ESG Macro 5 Index (the "Indices") and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "CS"). CS has no relationship to the Atlantic Coast Life Insurance Company, other than certain hedging arrangements and the licensing of the Indices and its service marks for use in connection with the Accumulation Protector PlusSM Annuity and is not a party to any transaction contemplated hereby.

The rules of the Indices may be amended by Credit Suisse International (the "Index Creator"). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Indices or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The CS Momentum Index contains embedded transaction costs and holding costs. The CS Momentum Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. The CS Momentum Index returns are likely to be negatively affected by such costs of funding. The CS Momentum Index has a 0.5% per annum embedded fee deducted on a daily basis. The index fee will place a drag on the performance of the Index, offsetting any appreciation of its portfolio, exacerbating any depreciation of its portfolio and causing the level of the Index to decline steadily if the value of its portfolio remains relatively constant.

The CS ESG Macro 5 Index has a 0.5% per annum embedded fee deducted on a daily basis. The CS ESG Macro 5 Index also contains embedded transaction costs and holding costs. The CS ESG Macro 5 Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. CS ESG Macro 5 Index returns are likely to be negatively affected by such costs of funding. These costs will reduce the performance of the index.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The end-of-day value of the Indices are published subject to the provisions in the rules of the Indices. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these Indices.

The Indices are the exclusive property of and currently sponsored by the Index Creator.

The Accumulation Protector PlusSM Annuity is not in any way sponsored, endorsed or promoted by CS. CS has no obligation to take the needs of any person into consideration in composing, determining or calculating the Indices (or causing the Indices to be calculated). In addition, CS makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Indices and/or the level at which either of the Indices stands at any particular time on any particular day or otherwise or the advisability of or results to be obtained by using, investing in, or trading the Accumulation Protector PlusSM Annuity, and CS shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Indices or in the calculation of the Indices or under any obligation to advise any person of any errors or omissions therein. The Indices may be compiled, maintained and/or calculated by CS. However, CS shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector PlusSM Annuity.

CS has not created, published or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector PlusSM Annuity are solely the obligation of Atlantic Coast Life Insurance Company.

Tax Disclaimer: CS does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may be described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

ERISA: You understand that (i) CS neither has or exercises investment discretion with respect to any assets on behalf of any employee benefit plans or individual retirement accounts (collectively, "Plans") that may be involved with the purchase, holding, or redemption of a security, (ii) CS is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity on behalf of such Plans within the meaning of the U.S. Department of Labor's final regulation defining "investment advice" for purposes of the Employee Retirement Income Security Act of 1974, as amended and Section 4975 of the Internal Revenue Code of 1986, as amended, and (iii) the information or communication provided herein or otherwise to the Plans or a fiduciary on behalf of any of the Plans is intended to be, and should be construed as, general information, and it does not and will not take into account your legal, regulatory, tax, business, investment, financial, accounting or other needs or priorities with respect to any Plans.⁷

The CS ESG Macro 5 Index referred to herein is based in part on a MSCI index. MSCI Indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by CS. The CS ESG Macro 5 Index referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such index. No purchaser, seller or holder of any financial products based on the CS ESG Macro 5 Index, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this financial product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

No purchaser, seller or holder of this financial product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI."

THIS FINANCIAL PRODUCT IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY AFFILIATE OF MSCI OR ANY OTHER PARTY INVOLVED IN, OR RELATED TO, MAKING OR COMPILING ANY MSCI INDEX (ALL OF THE FOREGOING PARTIES, THE "MSCI PARTIES"). THE MSCI INDICES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY CS. NONE OF THE MSCI PARTIES MAKE ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE HOLDERS OF THIS FINANCIAL PRODUCT OR ANY MEMBER OF THE PUBLIC REGARDING THE ADVISABILITY OF INVESTING IN FINANCIAL PRODUCTS GENERALLY OR IN THIS FINANCIAL PRODUCT PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDICES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FINANCIAL PRODUCT OR THE ISSUER OR OWNER OF THIS FINANCIAL PRODUCT. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUERS OR HOLDERS OF THIS FINANCIAL PRODUCT INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDICES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FINANCIAL PRODUCT TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY WHICH THIS FINANCIAL PRODUCT IS REDEEMABLE FOR CASH. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE OWNERS OR HOLDERS OF THIS FINANCIAL PRODUCT IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FINANCIAL PRODUCT.

ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDICES FROM SOURCES WHICH MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY CS, CS'S CUSTOMERS OR COUNTERPARTIES, ISSUERS OF THE FINANCIAL PRODUCT, OWNERS OF THE FINANCIAL PRODUCT, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN IN CONNECTION WITH THE RIGHTS LICENSED HEREUNDER OR FOR ANY OTHER USE. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

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). If not indicated otherwise, 'ESG' is used interchangeably with the terms 'sustainable' and 'sustainability'. Unless indicated otherwise, the views expressed herein are based on CS' own assumptions and interpretation of ESG at the time of drafting. CS' views on ESG may evolve over time and are subject to change.

Where an index is identified as including elements which track environmental, social or governance (ESG) objectives, CS is, wholly or in part, reliant on third-party sources of information (including, but not limited to, such information produced by the issuing/manufacturing company itself) and external guidance. These sources of information may be limited in terms of accuracy, availability and timeliness. It is possible that the data from ESG data providers may be incorrect, unavailable (e.g. not existing, or absence of look-through), or not fully updated. CS has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to accuracy, completeness or reliability of such information. Additionally, as global laws, guidelines and regulations in relation to the tracking and provision of such data are evolving, all such disclosures are made on a non-reliance basis and are subject to change. Unless required by applicable law, CS is not obliged to provide updates on sustainability assessments. Any updates might be subject to a time lag, due to e.g. lack of available data.

An ESG assessment reflects the opinion of the assessing party (CS or external parties such as rating agencies or other financial institutions). In the absence of a standardized ESG assessment system, each assessing party has its own research and analysis framework/methodology. Therefore, ESG assessment or risk levels given by different assessing parties to the same index can vary. Further, ESG assessment is limited to considering company performance against certain ESG criteria only and does not take into account the other factors needed to assess the value of a company.

Unless this has been explicitly communicated in the product or service documentation, no representation is given as to whether the product or service meets any specific regulatory framework or CS' own criteria for internal sustainability frameworks.

⁷ The ERISA disclaimer provides that CS does not give advice in a fiduciary capacity on behalf of employee benefit plans or individual retirement accounts. Clients may elect to remove this ERISA disclaimer from their marketing materials in instances where the insurance product has no nexus to ERISA, employee benefit plans, or individual retirement accounts.



ATLANTIC COAST LIFE INSURANCE COMPANY

PO Box 27248 | Salt Lake City | UT 84127-0248
(844) 442-3847 | www.aclico.com

