



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 3/7/2023

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
Interest Rate Guarantees				
3 Years Fixed	<u>All Other</u> - Year 1: 6.60% - Year 2+: 5.60% - Effective** Compound Level Rate: 5.61%	<u>FL*</u> - Year 1: 6.35% - Year 2+: 5.35% - Effective** Compound Level Rate: 5.39%	<u>All Other</u> - Year 1: 6.30% - Year 2+: 5.30% - Effective** Compound Level Rate: 5.63%	<u>FL*</u> - Year 1: 6.05% - Year 2+: 5.05% - Effective** Compound Level Rate: 5.38%
5 Years Fixed	<u>All Other</u> - Year 1: 7.00% - Year 2+: 6.00% - Effective** Compound Level Rate: 5.55%	<u>FL*</u> - Year 1: 6.85% - Year 2+: 5.85% - Effective** Compound Level Rate: 5.43%	<u>All Other</u> - Year 1: 6.35% - Year 2+: 5.35% - Effective** Compound Level Rate: 5.55%	<u>FL*</u> - Year 1: 6.25% - Year 2+: 5.25% - Effective** Compound Level Rate: 5.45%
6 Years Fixed	<u>All Other</u> - Year 1: 7.20% - Year 2+: 6.20% - Effective** Compound Level Rate: 5.54%	<u>FL*</u> - Year 1: 7.05% - Year 2+: 6.05% - Effective** Compound Level Rate: 5.43%	<u>All Other</u> - Year 1: 6.35% - Year 2+: 5.35% - Effective** Compound Level Rate: 5.52%	<u>FL*</u> - Year 1: 6.25% - Year 2+: 5.25% - Effective** Compound Level Rate: 5.42%
7 Years Fixed	<u>All Other</u> - Year 1: 7.40% - Year 2+: 6.40% - Effective** Compound Level Rate: 5.53%	<u>FL*</u> - Year 1: 7.25% - Year 2+: 6.25% - Effective** Compound Level Rate: 5.43%	<u>All Other</u> - Year 1: 6.40% - Year 2+: 5.40% - Effective** Compound Level Rate: 5.54%	<u>FL*</u> - Year 1: 6.30% - Year 2+: 5.30% - Effective** Compound Level Rate: 5.44%
10 Years Fixed	<u>All Other</u> - Year 1: 7.60% - Year 2+: 6.60% - Effective** Compound Level Rate: 5.26%	<u>FL*</u> - Year 1: 7.40% - Year 2+: 6.40% - Effective** Compound Level Rate: 5.14%	<u>All Other</u> - Year 1: 6.15% - Year 2+: 5.15% - Effective** Compound Level Rate: 5.25%	<u>FL*</u> - Year 1: 6.05% - Year 2+: 5.05% - Effective** Compound Level Rate: 5.15%
20 Years Fixed	<u>All Other</u> - Years 1-5: 5.65% - Years 6-10: 6.65% - Years 11-15: 8.65% - Years 16-20: 9.65% - Effective** Compound Level Rate: 4.75%	<u>FL*</u> - Years 1-5: 5.40% - Years 6-10: 6.40% - Years 11-15: 8.40% - Years 16-20: 9.40% - Effective** Compound Level Rate: 4.65%	<u>All Other</u> - Years 1-5: 4.00% - Years 6-10: 4.50% - Years 11-15: 5.00% - Years 16-20: 5.50% - Effective** Compound Level Rate: 4.75%	<u>FL*</u> - Years 1-5: 3.90% - Years 6-10: 4.40% - Years 11-15: 4.90% - Years 16-20: 5.40% - Effective** Compound Level Rate: 4.65%
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	

**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 March 7, 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 the policy for all terms and conditions.

	SAFE ANCHOR (Compound Interest)	GUARANTEED INCOME ANNUITY	INCOME NAVIGATOR
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%
Interest Rate Guarantees			
1st Year Fixed Rate	All Other: 2.70% FL: 2.60%	1.00% (with subsequent purchase premium)	1.50%
Current Rate Guarantee	5 Yr	2 Yrs	1 Yr
Other Guarantees	NA	NA	NA
Indexing			
Index/Benchmark	S&P 500®	LIBOR	S&P 500®
Trigger Rate	NA	NA	NA
Participation Rates	100%	65%	100%
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%
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 Legacy Benefit Rider: 1.25% fee years 1-5 1.60% fee years 6-10 Accumulation Rider: No fee	Income Rider: 1.50% fee

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

***Credits to the Income Account only.

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ACCUMULATION PROTECTOR PLUSSM ANNUITY

Premium Bonus

Base Contract: 5%
With Rate Enhancement Rider: 5%

Interest Rate Guarantees

	No Rider	Rate Enhancement Rider
1st Year Fixed Rate	4.75%	5.70%
Current Rate Guarantee	1 Yr	1 Yr
Other Guarantees	<p>****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.</p> <p>*****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.</p>	

Indexing

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%	
Caps	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%	
S&P 500 [®] 1 Year Point-to-Point with Cap Rate		
9%	11.50%	

Riders

Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

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Disclaimers

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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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