



# ATLANTIC COAST

## LIFE INSURANCE COMPANY

**MYGA & INDEX RATE SHEET**  
EFFECTIVE 10/18/2021

**AGENT USE ONLY**

**SAFE HARBOR**  
(Simple Interest)

**SAFE HAVEN**  
(Compound Interest)

### Interest Rate Guarantees

|                       | All Other   | FL*   | All Other   | FL*   |
|-----------------------|---|---|---|---|
| <b>5 Years Fixed</b>  | - Year 1: 4.15%<br>- Year 2+: 3.15%<br>- Effective** Compound Level Rate: 3.15%   | - Year 1: 4.05%<br>- Year 2+: 3.05%<br>- Effective** Compound Level Rate: 3.06%   | - Year 1: 3.95%<br>- Year 2+: 2.95%<br>- Effective** Compound Level Rate: 3.15%   | - Year 1: 3.85%<br>- Year 2+: 2.85%<br>- Effective** Compound Level Rate: 3.05%   |
| <b>6 Years Fixed</b>  | - Year 1: 4.25%<br>- Year 2+: 3.25%<br>- Effective** Compound Level Rate: 3.16%   | - Year 1: 4.15%<br>- Year 2+: 3.15%<br>- Effective** Compound Level Rate: 3.07%   | - Year 1: 4.00%<br>- Year 2+: 3.00%<br>- Effective** Compound Level Rate: 3.17%   | - Year 1: 3.90%<br>- Year 2+: 2.90%<br>- Effective** Compound Level Rate: 3.07%   |
| <b>7 Years Fixed</b>  | - Year 1: 4.40%<br>- Year 2+: 3.40%<br>- Effective** Compound Level Rate: 3.22%   | - Year 1: 4.25%<br>- Year 2+: 3.25%<br>- Effective** Compound Level Rate: 3.09%   | - Year 1: 4.05%<br>- Year 2+: 3.05%<br>- Effective** Compound Level Rate: 3.19%   | - Year 1: 3.95%<br>- Year 2+: 2.95%<br>- Effective** Compound Level Rate: 3.09%   |
| <b>10 Years Fixed</b> | - Year 1: 4.65%<br>- Year 2+: 3.65%<br>- Effective** Compound Level Rate: 3.24%   | - Year 1: 4.55%<br>- Year 2+: 3.55%<br>- Effective** Compound Level Rate: 3.16%   | - Year 1: 4.15%<br>- Year 2+: 3.15%<br>- Effective** Compound Level Rate: 3.25%   | - Year 1: 4.05%<br>- Year 2+: 3.05%<br>- Effective** Compound Level Rate: 3.15%   |
| <b>20 Years Fixed</b> | - Years 1-5: 2.55%<br>- Years 6-10: 3.55%<br>- Years 11-15: 5.55%<br>- Years 16-20: 6.55%<br>- Effective** Compound Level Rate: 3.29% | - Years 1-5: 2.35%<br>- Years 6-10: 3.35%<br>- Years 11-15: 5.35%<br>- Years 16-20: 6.35%<br>- Effective** Compound Level Rate: 3.18% | - Years 1-5: 2.55%<br>- Years 6-10: 3.05%<br>- Years 11-15: 3.55%<br>- Years 16-20: 4.05%<br>- Effective** Compound Level Rate: 3.30% | - Years 1-5: 2.45%<br>- Years 6-10: 2.95%<br>- Years 11-15: 3.45%<br>- Years 16-20: 3.95%<br>- 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 October 18, 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 PLUS<sup>SM</sup> ANNUITY**

|                                 |   |           |  |  |   |                               |                               |
|---------------------------------|---|-----------|--|--|---|-------------------------------|-------------------------------|
| <b>Premium Bonus</b>            | NA  |           | GLWB Rider: 8% **<br>Legacy Rider: 10% for issue ages under 71<br>5% for issue ages 71-80<br>3% for issue ages 81-85<br>Accum Rider: 10% for issue ages under 71<br>8% for issue ages 71-80<br>6% for issue ages 81-85 | Base Contract - 7.00%<br>With Income Rider - 5.00%   | Base Contract - 5%<br>With Rate Enhancement Rider - 5%  |                               |                               |
|                                 | <b>Interest Rate Guarantees</b>   |           |  |  |   | <b>No Rider</b>               | <b>Rate Enhancement Rider</b> |
| <b>1st Year Rate</b>            | All Other: 2.70%  | FL: 2.60% | 1.00% (with subsequent purchase premium)   | 1.50%  | 2.35%   | 3.20%                         |                               |
| <b>Current Rate Guarantee</b>   | 5 Yr  |           | 2 Yrs  | 1Yr  | 1 Yr  | 1 Yr                          |                               |
| <b>Other Guarantees</b>         | 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. |                               |                               |
| <b>Indexing</b>                 |   |           |  |  |   |                               |                               |
| <b>Index/Benchmark</b>          | S&P 500 <sup>®</sup>  |           | LIBOR  | S&P 500 <sup>®</sup>   | S&P 500 <sup>®</sup> and Credit Suisse Momentum Index   |                               |                               |
| <b>Trigger Rate</b>             | NA  |           | NA   | NA   | <b>No Rider</b>   | <b>Rate Enhancement Rider</b> |                               |
| <b>Participation Rates</b>      | 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 <sup>®</sup> 1 Year Point-to-Point with Participation Rate  | 30%                           | 38%                           |
| <b>Caps</b>                     | Annual Point-to-Point: 4.10%<br>Monthly Averaging: 4.20%<br>Monthly Sum: 1.75%  |           | NA   | Annual Point-to-Point Cap: 2.50%<br>Monthly Averaging Cap: 2.50%<br>Daily Averaging Cap: 2.50%<br>Monthly Sum Cap: 1.30% | S&P 500 <sup>®</sup> 1 Year Point-to-Point with Cap Rate  | 4.80%                         | 6.00%                         |
| <b>Riders</b>                   |   |           |  |  |   |                               |                               |
| <b>Optional Riders and Cost</b> | Required Minimum Distribution: 0.16% fee<br>Preferred 10% Free Withdrawal: 0.15% fee<br>Death Benefit Feature: 0.25% fee*<br>Accumulated Interest Withdrawal: 0.05% fee |           | GLWB Rider: 1.25% fee years 1-5<br>1.60% fee years 6-10  | Income Rider - 1.50% fee   | Rate Enhancement Rider: 0.95% fee   |                               |                               |
|                                 |   |           | Legacy Benefit Rider: 1.25% fee years 1-5<br>1.60% fee years 6-10  |  |   |                               |                               |
|                                 |   |           | Accumulation Rider: No fee   |  |   |                               |                               |

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

Interest rates as of October 18, 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.