

ATLANTIC COAST

LIFE INSURANCE COMPANY

Death Benefit Feature - 0.25% interest reduction***

MYGA & INDEX RATE SHEET EFFECTIVE 10/08/2019

All Other	AGENT USE ONLY	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
- Year 1: 4.80% - Year 2: 3.80% - Year 2: 3.70% - Year 2: 3.70% - Year 2: 3.50% - Year 2: 3.70% - Year 2: 3.70% - Year 2: 3.50% - Year 2: 3.60% - Year 2: 3.70% - Year 2: 3.70% - Year 2: 3.60% - Year 2: 3.60% - Year 2: 3.60% - Year 1: 4.60% - Year 1: 4.60% - Year 2: 3.60% - Year 2: 3.60% - Year 2: 4.60% - Year 1: 4.65% - Year 1: 4.65% - Year 1: 4.65% - Year 1: 4.55% - Year 2: 3.65% - Year 2: 3.65% - Year 2: 3.55% - Year 2: 4.75% - Year 1: 4.75% - Year 1: 4.55% - Year 2: 3.55% - Year 2: 3.55% - Year 2: 3.55% - Year 2: 4.75% - Year 1: 4.55% - Year 2: 3.55% - Year 3.55% - Y	Interest Rate Guarantees				
- Year 1: 4.90% - Year 1: 4.65% - Year 1: 4.55% - Year 2: 3.50% - Effective** Compound Level Rate: 3.70% - Effective** Compound Level Rate: 3.70% - Year 1: 5.15% - Year 1: 5.15% - Year 1: 4.55% - Year 1: 4.55% - Year 1: 4.55% - Year 2: 4.15% - Year 2: 4.15% - Year 2: 3.75% - Year 2: 3.65% - Year 2: 3.65% - Year 2: 3.65% - Effective** Compound Level Rate: 3.80% - Effective** Compound Level Rate: 3.80% - Effective** Compound Level Rate: 3.80% - Year 2: 4.55% - Year 2: 3.80% - Year 3: 5.55% -	5 Years Fixed	- Year 1: 4.80% - Year 2+: 3.80% - Effective** Compound	- Year 1: 4.70% - Year 2+: 3.70% - Effective** Compound	- Year 1: 4.50% - Year 2+: 3.50% - Effective** Compound	- Year 1: 4.40% - Year 2+: 3.40% - Effective** Compound
7 Year 1: 5.25% - Year 1: 5.15% - Year 1: 4.75% - Year 1: 4.65% - Year 2+: 4.25% - Year 2+: 4.15% - Year 2+: 3.75% - Year 2+: 3.65% - Year 2+: 3.65% - Effective** Compound Level Rate: 3.90% - Effective** Compound Level Rate: 3.82% - Year 1: 4.90% - Effective** Compound Level Rate: 3.79% - Year 1: 5.70% - Year 1: 5.55% - Year 1: 4.90% - Year 1: 4.80% - Year 2+: 4.80% - Year 2+: 4.70% - Year 2+: 4.55% - Year 2+: 3.90% - Year 2+: 3.80% - Year 3-5: 4.00% - Year 3-5: 4.20% - Year 1: 5.50% - Year 1: 5.325% - Year 6-10: 5.20% - Year 6-10: 5.00% - Year 6-10: 3.85% - Year 6-10: 3.75% - Year 1:-15: 4.25%	6 Years Fixed	- Year 1: 5.00% - Year 2+: 4.00% - Effective** Compound	- Year 1: 4.90% - Year 2+: 3.90% - Effective** Compound	- Year 1: 4.65% - Year 2+: 3.65% - Effective** Compound	- Year 1: 4.55% - Year 2+: 3.55% - Effective** Compound
Tear 1: 5.70% - Year 1: 5.55% - Year 1: 4.90% - Year 1: 4.80% - Year 2+: 3.90% - Year 2+: 3.80% - Year 2+: 3.90% - Year 2+: 3.80% - Year 3-1.5 - Year 3.89% - Y	7 Years Fixed	- Year 1: 5.25% - Year 2+: 4.25% - Effective** Compound	- Year 1: 5.15% - Year 2+: 4.15% - Effective** Compound	- Year 1: 4.75% - Year 2+: 3.75% - Effective** Compound	- Year 1: 4.65% - Year 2+: 3.65% - Effective** Compound
- Years 1-5: 4.20% - Years 1-5: 4.00% - Years 1-5: 3.35% - Years 1-5: 3.25% - Years 6-10: 5.20% - Years 6-10: 5.00% - Years 6-10: 3.85% - Years 6-10: 3.75% - Years 11-15: 7.20% - Years 11-15: 7.00% - Years 11-15: 4.35% - Years 11-15: 4.25%	10 Years Fixed	- Year 1: 5.70% - Year 2+: 4.70% -Effective** Compound	- Year 1: 5.55% - Year 2+: 4.55% - Effective**Compound	- Year 1: 4.90% - Year 2+: 3.90% - Effective** Compound	- Year 1: 4.80% - Year 2+: 3.80% - Effective** Compound
- Effective** Compound Level Rate: 4.11% - Effective** Compound Level Rate: 4.02% - Effective** Compound Level Rate: 4.10% - Effective** Compound Level Rate: 4.00%	20 Years Fixed	- Years 1-5: 4.20% - Years 6-10: 5.20% - Years 11-15: 7.20% - Years 16-20: 8.20% - Effective** Compound	- Years 1-5: 4.00% - Years 6-10: 5.00% - Years 11-15: 7.00% - Years 16-20: 8.00% - Effective** Compound	- Years 1-5: 3.35% - Years 6-10: 3.85% - Years 11-15: 4.35% - Years 16-20: 4.85% - Effective** Compound	- Years 1-5: 3.25% - Years 6-10: 3.75% - Years 11-15: 4.25% - Years 16-20: 4.75% - Effective** Compound
Riders	Riders		·		

Optional Riders and cost

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
Interest rates 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.

^{*}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.

AGENT USE ONLY	SAFE ANCHOR (Compound Interest)		GUARANTEED INCOME ANNUITY		INCOME NAVIGATOR			
	NA –		GLWB Rider:	8%				
Premium Bonus			Legacy Rider:	10% for issue ages under 76 8% for issue ages 76-80 3% for issue ages 81-85	Base Contract - 7.00% With Income Rider - 8.00%			
			Accum Rider:	10% for issue ages under 76 8% for issue ages 76-80 6% for issue ages 81-85				
Interest Rate Guarantees								
1 st Year Rate	All Other: 3.40%	FL: 3.30%	1.65% (with subsequent purchase premium)		2.00%			
Current Rate Guarantee	5 Yr		2 Yrs		1Yr			
Indexing								
Index/Benchmark	S&P 500°		LIBOR		S&P 500°			
Participation Rates	100%		65.00%		100%			
Caps	Annual Point-to-Point: 6.25% Monthly Averaging: 7.00% Monthly Sum: 2.25%		NA		Annual Point-to-Point Cap: 3.45% Monthly Averaging Cap: 4.00% Daily Averaging Cap: 4.00% Monthly Sum Cap: 1.50%			
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	Income Rider - 1.05% fee			
			Accumulation Rider:	No fee				

^{*}Death Benefit Feature is required in Florida and is priced into Florida rates.

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