



# ATLANTIC COAST

## LIFE INSURANCE COMPANY

**MYGA & INDEX RATE SHEET**  
EFFECTIVE 1/07/2019

### AGENT USE ONLY

### SAFE HARBOR (Simple Interest)

### SAFE HAVEN (Compound Interest)

#### Interest Rate Guarantees

	SAFE HARBOR (Simple Interest)	SAFE HARBOR (Simple Interest)	SAFE HAVEN (Compound Interest)	SAFE HAVEN (Compound Interest)
<b>5 Years Fixed</b>	<u>All Other</u> - Year 1: 5.15% - Year 2+: 4.15% - Effective ** Compound Level Rate: 4.01%	<u>FL*</u> - Year 1: 5.00% - Year 2+: 4.00% - Effective ** Compound Level Rate: 3.89%	<u>All Other</u> - Year 1: 4.80% - Year 2+: 3.80% - Effective ** Compound Level Rate: 4.00%	<u>FL*</u> - Year 1: 4.70% - Year 2+: 3.70% - Effective ** Compound Level Rate: 3.90%
<b>6 Years Fixed</b>	<u>All Other</u> - Year 1: 5.40% - Year 2+: 4.40% - Effective ** Compound Level Rate: 4.12%	<u>FL*</u> - Year 1: 5.25% - Year 2+: 4.25% - Effective ** Compound Level Rate: 4.00%	<u>All Other</u> - Year 1: 4.95% - Year 2+: 3.95% - Effective ** Compound Level Rate: 4.12%	<u>FL*</u> - Year 1: 4.85% - Year 2+: 3.85% - Effective ** Compound Level Rate: 4.02%
<b>7 Years Fixed</b>	<u>All Other</u> - Year 1: 5.65% - Year 2+: 4.65% - Effective ** Compound Level Rate: 4.22%	<u>FL*</u> - Year 1: 5.50% - Year 2+: 4.50% - Effective ** Compound Level Rate: 4.10%	<u>All Other</u> - Year 1: 5.05% - Year 2+: 4.05% - Effective ** Compound Level Rate: 4.19%	<u>FL*</u> - Year 1: 4.95% - Year 2+: 3.95% - Effective ** Compound Level Rate: 4.09%
<b>10 Years Fixed</b>	<u>All Other</u> - Year 1: 6.15% - Year 2+: 5.15% - Effective ** Compound Level Rate: 4.31%	<u>FL*</u> - Year 1: 6.00% - Year 2+: 5.00% - Effective ** Compound Level Rate: 4.21%	<u>All Other</u> - Year 1: 5.20% - Year 2+: 4.20% - Effective ** Compound Level Rate: 4.30%	<u>FL*</u> - Year 1: 5.10% - Year 2+: 4.10% - Effective ** Compound Level Rate: 4.20%
<b>20 Years Fixed</b>	<u>All Other</u> - Years 1-5: 4.75% - Years 6-10: 5.75% - Years 11-15: 7.75% - Years 16-20: 8.75% - Effective ** Compound Level Rate: 4.36%	<u>FL*</u> - Years 1-5: 4.50% - Years 6-10: 5.50% - Years 11-15: 7.50% - Years 16-20: 8.50% - Effective ** Compound Level Rate: 4.25%	<u>All Other</u> - Years 1-5: 3.60% - Years 6-10: 4.10% - Years 11-15: 4.60% - Years 16-20: 5.10% - Effective ** Compound Level Rate: 4.35%	<u>FL*</u> - Years 1-5: 3.50% - Years 6-10: 4.00% - Years 11-15: 4.50% - Years 16-20: 5.00% - Effective ** Compound Level Rate: 4.25%

#### 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. Special introductory cap in the state of Florida.

\*\*Rounded to second decimal place  
 Interest rates are subject of 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	
<b>Premium Bonus</b>	NA			10 Year Contract:	14 Year Contract:	Base Contract - 7.00% With Income Rider - 8.00%
			GLWB Rider:	8%	NA	
			Legacy Rider:	8% for issue ages under 76 6% for issue ages 76-80 1% for issue ages 81-85	8% for issue ages under 76 7% for issue ages 76-80 2% for issue ages 81-85	
			Accum Rider:	8% for issue ages under 76 6% for issue ages 76-85	10% for issue ages under 76 7% for issue ages 76-80 6% for issue ages 81-85	
<b>Interest Rate Guarantees</b>						
<b>1st Year Rate</b>	All Other: 3.40%	FL: 3.30%	1.40% (with subsequent purchase premium)		2.00%	
<b>Current Rate Guarantee</b>	5 Yr		2 Yrs		1Yr	
<b>Indexing</b>						
<b>Index/Benchmark</b>	S&P 500®		LIBOR		S&P 500®	
<b>Participation Rates</b>	100%		55.00%		100%	
<b>Caps</b>	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%	
<b>Riders</b>						
<b>Optional Riders and Cost</b>	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		<b>GLWB Rider:</b>	1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract only)	Income Rider - 1.05% fee	
			<b>Legacy Benefit Rider:</b>	1.25% fee years 1-5 1.60% fee years 6-10 (10 & 14 year contract)		
			<b>Accumulation Rider:</b>	No fee		

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