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*
5 Years Fixed	- Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.15%	- Year 1: 4.05% - Year 2+: 3.05% - Effective** Compound Level Rate: 3.06%	- Year 1: 3.95% - Year 2+: 2.95% - Effective** Compound Level Rate: 3.15%	- Year 1: 3.85% - Year 2+: 2.85% - Effective** Compound Level Rate: 3.05%
6 Years Fixed	- Year 1: 4.25% - Year 2+: 3.25% - Effective** Compound Level Rate: 3.16%	- Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.07%	- Year 1: 4.00% - Year 2+: 3.00% - Effective** Compound Level Rate: 3.17%	- Year 1: 3.90% - Year 2+: 2.90% - Effective** Compound Level Rate: 3.07%
7 Years Fixed	- Year 1: 4.40% - Year 2+: 3.40% - Effective** Compound Level Rate: 3.22%	- Year 1: 4.25% - Year 2+: 3.25% - Effective** Compound Level Rate: 3.09%	- Year 1: 4.05% - Year 2+: 3.05% - Effective** Compound Level Rate: 3.19%	- Year 1: 3.95% - Year 2+: 2.95% - Effective** Compound Level Rate: 3.09%
10 Years Fixed	- Year 1: 4.65% - Year 2+: 3.65% -Effective** Compound Level Rate: 3.24%	- Year 1: 4.55% - Year 2+: 3.55% - Effective**Compound Level Rate: 3.16%	- Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.25%	- Year 1: 4.05% - Year 2+: 3.05% - Effective** Compound Level Rate: 3.15%
20 Years Fixed	- Years 1-5: 2.55% - Years 6-10: 3.55% - Years 11-15: 5.55% - Years 16-20: 6.55% - Effective** Compound Level Rate: 3.29%	- Years 1-5: 2.35% - Years 6-10: 3.35% - Years 11-15: 5.35% - Years 16-20: 6.35% - Effective** Compound Level Rate: 3.18%	- Years 1-5: 2.55% - Years 6-10: 3.05% - Years 11-15: 3.55% - Years 16-20: 4.05% - Effective** Compound Level Rate: 3.30%	- Years 1-5: 2.45% - Years 6-10: 2.95% - Years 11-15: 3.45% - Years 16-20: 3.95% - 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℠ ANNUITY		
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%	Base Contract - 5% With Rate Enhancement Rider - 5%		
Interest Rate Guarantees					**No Rider**	**Rate Enhancement Rider**
1st Year Rate	All Other: 2.70% FL: 2.60%	1.00% (with subsequent purchase premium)	1.50%		2.35%	3.20%
Current Rate Guarantee	5 Yr	2 Yrs	1Yr		1 Yr	1 Yr
Other Guarantees	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.		
Indexing						
Index/Benchmark	S&P 500®	LIBOR	S&P 500®	S&P 500® and Credit Suisse Momentum Index		
Trigger Rate	NA	NA	NA		**No Rider**	**Rate Enhancement Rider**
				Credit Suisse Momentum Index 1 Year with Trigger Rate	4.00%	5.50%
Participation Rates	100%	65%	100%	Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate***	100%	140%
				Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate***	150%	200%
				Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	180%	250%
				S&P 500® 1 Year Point-to-Point with Participation Rate	30%	38%
				S&P 500® 2 Year Point-to-Point with Participation Rate	42%	55%
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%	S&P 500® 1 Year Point-to-Point with Cap Rate	4.80%	6.00%
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	Rate Enhancement Rider: 0.95% fee		

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

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