



# ATLANTIC COAST LIFE INSURANCE COMPANY

## MYGA & INDEX RATE SHEET EFFECTIVE 03/01/18

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)		SAFE ANCHOR (Compound Interest)	
<b>Premium Bonus</b>	NA		NA		NA	
<b>Interest Rate Guarantees</b>						
<b>1 Year Fixed</b>	NA		NA		NA	
<b>5 Years Fixed</b>	<u>All Other</u> - Year 1: 4.61% - Year 2+: 3.61% - Effective** Compound Level Rate: 3.55%	<u>FL*</u> - Year 1: 4.50% - Year 2+: 3.50% - Effective** Compound Level Rate: 3.45%	<u>All Other</u> - Year 1: 4.35% - Year 2+: 3.35% - Effective** Compound Level Rate: 3.55%	<u>FL*</u> - Year 1: 4.25% - Year 2+: 3.25% - Effective** Compound Level Rate: 3.45%	<b>All Other: 3.20%</b>	<b>FL: 3.10%</b>
<b>6 Years Fixed</b>	<u>All Other</u> - Year 1: 4.83% - Year 2+: 3.83% - Effective** Compound Level Rate: 3.65%	<u>FL*</u> - Year 1: 4.72% - Year 2+: 3.72% - Effective** Compound Level Rate: 3.55%	<u>All Other</u> - Year 1: 4.48% - Year 2+: 3.48% - Effective** Compound Level Rate: 3.65%	<u>FL*</u> - Year 1: 4.38% - Year 2+: 3.38% - Effective** Compound Level Rate: 3.55%	NA	
<b>7 Years Fixed</b>	<u>All Other</u> - Year 1: 5.06% - Year 2+: 4.06% - Effective** Compound Level Rate: 3.75%	<u>FL*</u> - Year 1: 4.94% - Year 2+: 3.94% - Effective** Compound Level Rate: 3.65%	<u>All Other</u> - Year 1: 4.61% - Year 2+: 3.61% - Effective** Compound Level Rate: 3.75%	<u>FL*</u> - Year 1: 4.51% - Year 2+: 3.51% - Effective** Compound Level Rate: 3.65%	NA	
<b>10 Years Fixed</b>	<u>All Other</u> - Year 1: 5.49% - Year 2+: 4.49% - Effective** Compound Level Rate: 3.85%	<u>FL*</u> - Year 1: 5.35% - Year 2+: 4.35% - Effective** Compound Level Rate: 3.75%	<u>All Other</u> - Year 1: 4.75% - Year 2+: 3.75% - Effective** Compound Level Rate: 3.85%	<u>FL*</u> - Year 1: 4.65% - Year 2+: 3.65% - Effective** Compound Level Rate: 3.75%	NA	
<b>20 Years Fixed</b>	<u>All Other</u> - Years 1-5: 3.75% - Years 6-10: 4.75% - Years 11-15: 6.75% - Years 16-20: 7.75% - Effective** Compound Level Rate: 3.90%	<u>FL*</u> - Years 1-5: 3.55% - Years 6-10: 4.55% - Years 11-15: 6.55% - Years 16-20: 7.55% - Effective** Compound Level Rate: 3.80%	<u>All Other</u> - Years 1-5: 3.15% - Years 6-10: 3.65% - Years 11-15: 4.15% - Years 16-20: 4.65% - Effective** Compound Level Rate: 3.90%	<u>FL*</u> - Years 1-5: 3.05% - Years 6-10: 3.55% - Years 11-15: 4.05% - Years 16-20: 4.55% - Effective** Compound Level Rate: 3.80%	NA	
<b>Indexing Strategy Participation Rates &amp; Caps</b>						
Annual Point-to-Point	NA		NA		100%	6.00%
Monthly Averaging	NA		NA		100%	Uncapped
Daily Averaging	NA		NA		NA	NA
Monthly Sum	NA		NA		100%	2.25%
<b>Riders</b>						
<b>Optional Riders and cost</b>	Death Benefit Feature - 0.25%		Preferred 10% Free Withdrawal - 0.15% Death Benefit Feature - 0.25% Accumulated Interest Withdrawal - 0.05%		Required Minimum Distribution - 0.16% Preferred 10% Free Withdrawal - 0.15% Death Benefit Feature - 0.25% Accumulated Interest Withdrawal - 0.05%	
<b>Optional Rider Premium Bonus</b>	NA		NA		NA	

\*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 as of March 1, 2018 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.