



# ATLANTIC COAST LIFE INSURANCE COMPANY

**MYGA & INDEX RATE SHEET**  
EFFECTIVE 07/09/18

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
<b>Interest Rate Guarantees</b>				
<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%
<b>Riders</b>				
<b>Optional Riders and cost</b>	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 as of July 9, 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.

AGENT USE ONLY



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**MYGA & INDEX RATE SHEET**  
EFFECTIVE 07/09/18

	SAFE ANCHOR (Compound Interest)		GUARANTEED INCOME ANNUITY	
<b>Premium Bonus</b>	NA		10 Year Contract: GLWB Rider: 8% Legacy Rider: 8% for issue ages under 76 6% for issue ages 76-80 1% for issue ages 81-85 Accum Rider: 8% for issue ages under 76 6% for issue ages 76-85	14 Year Contract: GLWB Rider: NA Legacy Rider: 8% for issue ages under 76 7% for ages 76-80 2% for ages 81-85 Accum Rider: 10% for issue ages under 76 7% for issue ages 76-80 6% for issue ages 81-85
<b>Interest Rate Guarantees</b>				
1st Year Rate	All Other: 3.40%	FL: 3.30%	1.40% (with subsequent purchase premium)	
Current Rate Guarantee	5 Yrs		2 Yrs	
<b>Indexing/Benchmark Strategy Participation Rates &amp; Caps</b>				
Index/Benchmark	S&P 500®		LIBOR	
Participation Rate	100%		55%	
Annual Point-to-Point	6.25%		NA	
Monthly Averaging	7.00%		NA	
Monthly Sum	2.25%		NA	
<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		GLWB Rider 1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract only) Legacy Benefit Rider 1.25% fee years 1-5, 1.60% fee years 6-10 (10 & 14 year contract) Accumulation Rider No fee	

\*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.  
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