



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 10/18/2021

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
Interest Rate Guarantees				
5 Years Fixed	<u>All Other</u> - Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.15%	<u>FL*</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective** Compound Level Rate: 3.06%	<u>All Other</u> - Year 1: 3.95% - Year 2+: 2.95% - Effective** Compound Level Rate: 3.15%	<u>FL*</u> - Year 1: 3.85% - Year 2+: 2.85% - Effective** Compound Level Rate: 3.05%
6 Years Fixed	<u>All Other</u> - Year 1: 4.25% - Year 2+: 3.25% - Effective** Compound Level Rate: 3.16%	<u>FL*</u> - Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.07%	<u>All Other</u> - Year 1: 4.00% - Year 2+: 3.00% - Effective** Compound Level Rate: 3.17%	<u>FL*</u> - Year 1: 3.90% - Year 2+: 2.90% - Effective** Compound Level Rate: 3.07%
7 Years Fixed	<u>All Other</u> - Year 1: 4.40% - Year 2+: 3.40% - Effective** Compound Level Rate: 3.22%	<u>FL*</u> - Year 1: 4.25% - Year 2+: 3.25% - Effective** Compound Level Rate: 3.09%	<u>All Other</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective** Compound Level Rate: 3.19%	<u>FL*</u> - Year 1: 3.95% - Year 2+: 2.95% - Effective** Compound Level Rate: 3.09%
10 Years Fixed	<u>All Other</u> - Year 1: 4.65% - Year 2+: 3.65% -Effective** Compound Level Rate: 3.24%	<u>FL*</u> - Year 1: 4.55% - Year 2+: 3.55% - Effective** Compound Level Rate: 3.16%	<u>All Other</u> - Year 1: 4.15% - Year 2+: 3.15% - Effective** Compound Level Rate: 3.25%	<u>FL*</u> - Year 1: 4.05% - Year 2+: 3.05% - Effective** Compound Level Rate: 3.15%
20 Years Fixed	<u>All Other</u> - 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%	<u>FL*</u> - 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%	<u>All Other</u> - 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%	<u>FL*</u> - 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	

All Owners age 86-90 are required to purchase the Death Benefit Rider in all states except Florida.
 * All Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.
 Nursing Home Rider/Terminal Illness Rider Not Available in Florida and Pennsylvania.

**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.
 Products, features, and riders may not be available in all jurisdictions.
 Refer to the policy for all terms and conditions.

	SAFE ANCHOR (Compound Interest)		GUARANTEED INCOME ANNUITY		INCOME NAVIGATOR	ACCUMULATION PROTECTOR PLUS SM ANNUITY		
Premium Bonus	NA		GLWB Rider:	8% **	Base Contract - 7.00% With Income Rider - 5.00%	Base Contract - 5% With Rate Enhancement Rider - 5%		
			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				
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		1 Yr	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	Income Rider - 1.50% fee	Rate Enhancement Rider: 0.95% fee		
		Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10					
		Accumulation Rider:	No fee					

**Credits to the Income Account only.

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Products, features, and riders may not be available in all jurisdictions. Refer to the policy for all terms and conditions. All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.