



RETIREMENT PLUS MULTIPLIER[®] ANNUITY

A FIXED INDEXED ANNUITY BY
ATLANTIC COAST LIFE INSURANCE COMPANY

ATLANTIC COAST LIFE INSURANCE COMPANY Retirement Plus Multiplier[®] Annuity Rate Sheet

Effective 08/04/22

	Index Crediting Strategy	No Rider	Growth Rider	Income Multiplier
Goldman Sachs Aging of America Dynamic Balance Index	1-year with point-to-point participation rate	100%	160%	100%
	2-year with point-to-point participation rate	165%	225%	165%
	3-year with point-to-point participation rate	215%	300%	215%
S&P 500 [®]	1-year with point-to-point participation rate	37.50%	50%	37.50%
	1-year with point-to-point cap rate	7.25%	10%	7.25%
	2-year with point-to-point participation rate	50%	70%	50%

Rider Fees

	5 YEAR	7 YEAR	10 YEAR
Surrender Periods			
Growth Rider	1.25%	1.25%	1.25%
Income Multiplier	0.95%	0.95%	0.95%

Fixed Rate

1st Year Rate	3.65%
Current Rate Guarantee	1 Year

Interest rates as of 08/04/22 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. All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.



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Disclosures

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