



# 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*
<b>5 Years Fixed</b>	- 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%
<b>6 Years Fixed</b>	- 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%
<b>7 Years Fixed</b>	- 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%
<b>10 Years Fixed</b>	- 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%
<b>20 Years Fixed</b>	- 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.