



ATLANTIC COAST LIFE

RETIREMENT PLUS MULTIPLIERSM ANNUITY

Agent Quick Sheet - All States Except Florida

Fixed Indexed Annuity

Atlantic Coast Life Retirement Plus MultiplierSM Annuity is a 5, 7, or 10 year, single premium, deferred annuity with four different index crediting strategies in addition to a fixed account (ICC18-ACLSFIANPOL-ICC, ACLSFIANPOL XX, ICC19-ACLSFIANMYPREN, ACLSFIANMYPREN-OT). Two optional riders are available, the Growth Benefit (Accumulation Buy-up Rider) and the Income Multiplier (Guaranteed Lifetime Withdrawal Benefit), one of which may be selected (ICC19-ACLSFIANBU 0219, ACLSFIANBU8-XX 01/2019, ICC18-ACLSFIANGLWB18, ACLSFIANGLWB18 XX).

Issue Ages.....	0-85
Maturity Age.....	100
Minimum Single Premium (Non-Qualified/Qualified).....	\$5,000
Maximum Single Premium.....	\$1 mil ¹

Interest Crediting

- Index crediting strategies will be based upon the performance of the S&P 500[®] or the Goldman Sachs Aging of America Dynamic Balance Index, created by Goldman Sachs & Co. LLC.
- Caps and Participation Rates are subject to change on each Contract Anniversary at the beginning of each crediting period and are guaranteed for the crediting period.²
- The interest credited will never be less than 0.
- Available Strategies³:
 - Fixed Account
 - S&P 500[®] 1 Year Point-to-Point with Cap
 - S&P 500[®] 1 Year Point-to-Point with Participation Rate
 - S&P 500[®] 2 Year Point-to-Point with Participation Rate
 - Goldman Sachs Aging of America Dynamic Balance Index 1 Year Point-to-Point with Participation Rate
 - Goldman Sachs Aging of America Dynamic Balance Index 2 Year Point-to-Point with Participation Rate
 - Goldman Sachs Aging of America Dynamic Balance Index 3 Year Point-to-Point with Participation Rate

Allocations

The Accumulation Value may be reallocated among the Fixed Account and Indexed Accounts on the contract anniversary which coincides with the end of the crediting period. For Fixed Account and the Indexed Accounts with a 1-year crediting period, reallocation may occur each year on the Contract Anniversary. For the Indexed Accounts with a 3-year crediting period, reallocation may occur on the third contract anniversary after the crediting period ends.

Withdrawal Provisions

- RMDs are available Penalty Free in all years
- Up to 5% of the Accumulation Value is available Penalty Free after the first contract year
- A maximum of two withdrawals are allowed each Contract Year
- Up to a full surrender may be available if terminally ill or nursing home confinement occurs after the first contract year
- Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the greater of the Accumulation Value or the Minimum Guaranteed Surrender Value. If money is allocated to an Indexed Account with a 3-year crediting period and the owner passes away during the crediting period, the beneficiaries will receive credit to the date of death.

Settlement Options

After the fifth Contract Year, the entire Accumulation Value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), and Minimum Guaranteed Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁴ are calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
5 Years	10%	9%	8%	7%	6%	0%	0%	0%	0%	0%	0%
7 Years	10%	9%	8%	7%	6%	5%	4%	0%	0%	0%	0%
10 Years	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

MVA is applicable during the surrender period and is based on Moody's Seasoned Aaa Corporate Bond Yield.

1 Over \$1 million will require home office approval

2 Refer to Annuity Rate Sheet for current Caps and Participation Rates

3 Refer to Client Brochure for more details

4 Surrender charges and MVA DO NOT apply to Death Benefits, Settlement Options, or Penalty Free Withdrawals

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Annuities and optional contract riders are not available in all states.

Contract Riders

One of the two optional riders may be selected with the contract:

Growth Benefit: Accumulation Buy-Up Rider

Issue Age: 0-85

This rider provides higher Cap and Participation Rates to the Index Accounts than those Caps and Participation Rates of the annuity without the rider.

The Accumulation Value is recalculated at the end of 10 years to equal the greater of:

- (1) The current Accumulation Value, or
- (2) The Initial Purchase Premium less any Withdrawals including applicable Surrender/Withdrawal Charges and MVA, multiplied by 110%

Annual Charge: A 1.25% charge is applied to funds allocated to the index accounts. Funds allocated to the Fixed Account have no charge.

Income Multiplier: Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider

Issue Age: 55-85

This rider provides a stream of income payments to the owner. The Rider is only available if the Annuitant is the Owner, unless the Owner is not a Natural Person. Joint Owners are available if they are spouses.

GLWB Calculation

The GLWB is based on the greater of the Accumulation Value or Initial Premium less withdrawals plus the GLWB Bonus multiplied by the GLWB Payout Factor.

- **GLWB Bonus**

The GLWB Bonus is equal to the greater of the Accumulation Value or Initial Premium less withdrawals multiplied by the applicable GLWB Bonus Percentage.

5 Year Surrender Charge Period GLWB Bonus Percentage

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Issue Ages Under 65	0%	5%	15%	25%	35%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%
Issue Ages 65-69	0%	20%	30%	40%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
Issue Ages 70-79	0%	23%	33%	43%	53%	63%	63%	63%	63%	63%	63%	63%	63%	63%	63%	63%
Issue Ages 80-85	0%	20%	30%	40%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%

*Based on the Younger Joint Life

7 Year Surrender Charge Period GLWB Bonus Percentage

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Issue Ages Under 65	0%	7%	17%	27%	37%	47%	52%	57%	62%	67%	72%	77%	82%	87%	92%	97%
Issue Ages 65-69	0%	22%	32%	42%	52%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Issue Ages 70-79	0%	25%	35%	45%	55%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
Issue Ages 80-85	0%	22%	32%	42%	52%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%

*Based on the Younger Joint Life

10 Year Surrender Charge Period GLWB Bonus Percentage

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Issue Ages Under 65	0%	10%	20%	30%	40%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%
Issue Ages 65-69	0%	25%	35%	45%	55%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
Issue Ages 70-79	0%	28%	38%	48%	58%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%
Issue Ages 80-85	0%	25%	35%	45%	55%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%

*Based on the Younger Joint Life

• **GLWB Payout Factors**

Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout*
65	4.70%	4.20%	74	5.60%	5.10%	83	6.50%	6.00%
66	4.80%	4.30%	75	5.70%	5.20%	84	6.60%	6.10%
67	4.90%	4.40%	76	5.80%	5.30%	85	6.70%	6.20%
68	5.00%	4.50%	77	5.90%	5.40%	86	6.80%	6.30%
69	5.10%	4.60%	78	6.00%	5.50%	87	6.90%	6.40%
70	5.20%	4.70%	79	6.10%	5.60%	88	7.00%	6.50%
71	5.30%	4.80%	80	6.20%	5.70%	89	7.10%	6.60%
72	5.40%	4.90%	81	6.30%	5.80%	90+	7.20%	6.70%
73	5.50%	5.00%	82	6.40%	5.90%	-	-	-

*Based on the Younger Joint Life

• **GLWB Step-Up**

The GLWB is recalculated at every Contract Anniversary to equal the greater of:

- (1) The original GLWB Payout Factor multiplied by the sum of the Accumulation Value and the Accumulation Value multiplied by the original GLWB Bonus Percentage, or
- (2) The previous GLWB, adjusted for any Excess Withdrawals.

Annual Charge: A 0.95% charge is applied to the Accumulation Value.

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://acl.admin-portal.org>

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B++ Good
A.M. Best "B++" (Good) with
Stable Outlook as of March 2021