



# ATLANTIC COAST

## LIFE INSURANCE COMPANY

**MYGA & INDEX RATE SHEET**  
EFFECTIVE 5/16/2022

|                                 | SAFE HARBOR<br>(Simple Interest)   |  | SAFE HAVEN<br>(Compound Interest)  |  |
|---------------------------------|--|--|--|--|
| Interest Rate Guarantees        |  |  |  |  |
| <b>5 Years Fixed</b>            | <u>All Other</u><br>- Year 1: 5.20%<br>- Year 2+: 4.20%<br>- Effective ** Compound Level Rate: 4.06%   | <u>FL*</u><br>- Year 1: 5.05%<br>- Year 2+: 4.05%<br>- Effective ** Compound Level Rate: 3.93%   | <u>All Other</u><br>- Year 1: 4.85%<br>- Year 2+: 3.85%<br>- Effective ** Compound Level Rate: 4.05%   | <u>FL*</u><br>- Year 1: 4.75%<br>- Year 2+: 3.75%<br>- Effective ** Compound Level Rate: 3.95%   |
| <b>6 Years Fixed</b>            | <u>All Other</u><br>- Year 1: 5.35%<br>- Year 2+: 4.35%<br>- Effective ** Compound Level Rate: 4.08%   | <u>FL*</u><br>- Year 1: 5.20%<br>- Year 2+: 4.20%<br>- Effective ** Compound Level Rate: 3.95%   | <u>All Other</u><br>- Year 1: 4.90%<br>- Year 2+: 3.90%<br>- Effective ** Compound Level Rate: 4.07%   | <u>FL*</u><br>- Year 1: 4.80%<br>- Year 2+: 3.80%<br>- Effective ** Compound Level Rate: 3.97%   |
| <b>7 Years Fixed</b>            | <u>All Other</u><br>- Year 1: 5.50%<br>- Year 2+: 4.50%<br>- Effective ** Compound Level Rate: 4.10%   | <u>FL*</u><br>- Year 1: 5.35%<br>- Year 2+: 4.35%<br>- Effective ** Compound Level Rate: 3.98%   | <u>All Other</u><br>- Year 1: 4.95%<br>- Year 2+: 3.95%<br>- Effective ** Compound Level Rate: 4.09%   | <u>FL*</u><br>- Year 1: 4.85%<br>- Year 2+: 3.85%<br>- Effective ** Compound Level Rate: 3.99%   |
| <b>10 Years Fixed</b>           | <u>All Other</u><br>- Year 1: 5.90%<br>- Year 2+: 4.90%<br>- Effective ** Compound Level Rate: 4.14%   | <u>FL*</u><br>- Year 1: 5.75%<br>- Year 2+: 4.75%<br>- Effective ** Compound Level Rate: 4.03%   | <u>All Other</u><br>- Year 1: 5.05%<br>- Year 2+: 4.05%<br>- Effective ** Compound Level Rate: 4.15%   | <u>FL*</u><br>- Year 1: 4.95%<br>- Year 2+: 3.95%<br>- Effective ** Compound Level Rate: 4.05%   |
| <b>20 Years Fixed</b>           | <u>All Other</u><br>- Years 1-5: 4.25%<br>- Years 6-10: 5.25%<br>- Years 11-15: 7.25%<br>- Years 16-20: 8.25%<br>- Effective ** Compound Level Rate: 4.14% | <u>FL*</u><br>- Years 1-5: 4.05%<br>- Years 6-10: 5.05%<br>- Years 11-15: 7.05%<br>- Years 16-20: 8.05%<br>- Effective ** Compound Level Rate: 4.04% | <u>All Other</u><br>- Years 1-5: 3.40%<br>- Years 6-10: 3.90%<br>- Years 11-15: 4.40%<br>- Years 16-20: 4.90%<br>- Effective ** Compound Level Rate: 4.15%                 | <u>FL*</u><br>- Years 1-5: 3.30%<br>- Years 6-10: 3.80%<br>- Years 11-15: 4.30%<br>- Years 16-20: 4.80%<br>- Effective ** Compound Level Rate: 4.05% |
| Riders                          |  |  |  |  |
| <b>Optional Riders and cost</b> | Death Benefit Feature - 0.25% interest reduction   |  | Preferred 10% Free Withdrawal - 0.15% interest reduction<br>Death Benefit Feature - 0.25% interest reduction<br>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 May 16, 2022 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<br>(Compound Interest)  |           | GUARANTEED INCOME ANNUITY                               |   | INCOME NAVIGATOR   | ACCUMULATION PROTECTOR PLUS <sup>SM</sup> ANNUITY   |  |       |  |
|---------------------------------|---|-----------|---|---|--|---|--|-------|--|
| <b>Premium Bonus</b>            | NA  |           | GLWB Rider: 8% **                                       | Legacy Rider: 10% for issue ages under 71<br>5% for issue ages 71-80<br>3% for issue ages 81-85 | Accum Rider: 10% for issue ages under 71<br>8% for issue ages 71-80<br>6% for issue ages 81-85                           | Base Contract - 7.00%<br>With Income Rider - 5.00%  | Base Contract - 5%<br>With Rate Enhancement Rider - 5% |       |  |
| <b>Interest Rate Guarantees</b> |   |           |   |   |  | <b>No Rider</b>   | <b>Rate Enhancement Rider</b>                          |       |  |
| <b>1st Year Rate</b>            | All Other: 2.70%  | FL: 2.60% | 1.00% (with subsequent purchase premium)                |   | 1.50%  | 2.35%   | 3.20%  |       |  |
| <b>Current Rate Guarantee</b>   | 5 Yr  |           | 2 Yrs   |   | 1Yr  | 1 Yr  | 1 Yr   |       |  |
| <b>Other Guarantees</b>         | 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. |  |       |  |
| <b>Indexing</b>                 |   |           |   |   |  |   |  |       |  |
| <b>Index/Benchmark</b>          | S&P 500 <sup>®</sup>  |           | LIBOR   |   | S&P 500 <sup>®</sup>   | S&P 500 <sup>®</sup> and Credit Suisse Momentum Index   |  |       |  |
| <b>Trigger Rate</b>             | NA  |           | NA  |   | NA   | <b>No Rider</b>   | <b>Rate Enhancement Rider</b>                          |       |  |
| <b>Participation Rates</b>      | 100%  |           | 65%   |   | 100%   | Credit Suisse Momentum Index 1 Year with Trigger Rate   | 4.00%  | 5.50% |  |
| <b>Caps</b>                     | Annual Point-to-Point: 4.10%<br>Monthly Averaging: 4.20%<br>Monthly Sum: 1.75%  |           | NA  |   | Annual Point-to-Point Cap: 2.50%<br>Monthly Averaging Cap: 2.50%<br>Daily Averaging Cap: 2.50%<br>Monthly Sum Cap: 1.30% | 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 <sup>®</sup> 1 Year Point-to-Point with Participation Rate  | 30%  | 38%   |  |
|                                 |   |           |   |   |  | S&P 500 <sup>®</sup> 2 Year Point-to-Point with Participation Rate  | 42%  | 55%   |  |
|                                 |   |           |   |   |  | S&P 500 <sup>®</sup> 1 Year Point-to-Point with Cap Rate  | 4.80%  | 6.00% |  |
| <b>Riders</b>                   |   |           |   |   |  |   |  |       |  |
| <b>Optional Riders and Cost</b> | Required Minimum Distribution: 0.16% fee<br>Preferred 10% Free Withdrawal: 0.15% fee<br>Death Benefit Feature: 0.25% fee*<br>Accumulated Interest Withdrawal: 0.05% fee |           | GLWB Rider: 1.25% fee years 1-5<br>1.60% fee years 6-10 | Legacy Benefit Rider: 1.25% fee years 1-5<br>1.60% fee years 6-10                               | Accumulation Rider: No fee   | Income Rider - 1.50% fee  | Rate Enhancement Rider: 0.95% fee                      |       |  |

\*\*Credits to the Income Account only.

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