

ACCUMULATION PROTECTOR PLUSSM ANNUITY

Premium Bonus

Base Contract: 5%
With Rate Enhancement Rider: 5%

Interest Rate Guarantees

	No Rider	Rate Enhancement Rider
1st Year Fixed Rate	4.00%	4.95%
Current Rate Guarantee	1 Yr	1 Yr
Other Guarantees	<p>****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.</p> <p>*****The Participation Rates for the Credit Suisse ESG Macro 5 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 ESG Macro 5 Index.</p>	

Indexing

Index/Benchmark	S&P 500 [®] , Credit Suisse Momentum Index, and Credit Suisse ESG Macro 5 Index	
	No Rider	Rate Enhancement Rider
Trigger Rate		
	Credit Suisse Momentum Index 1 Year with Trigger Rate	7.25% 9.25%
Participation Rates	Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate****	182.50% 222%
	Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate****	270% 326%
	Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	365% 455%
	Credit Suisse ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate*****	182.50% 222%
	Credit Suisse ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate*****	270% 326%
	Credit Suisse ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate	365% 455%
	Caps	S&P 500 [®] 1 Year Point-to-Point with Participation Rate
S&P 500 [®] 2 Year Point-to-Point with Participation Rate		55% 70%
S&P 500 [®] 1 Year Point-to-Point with Cap Rate		7.25% 9.50%

Riders

Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

Interest rates as of September 13, 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.
All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.