



ATLANTIC COAST

LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 1/11/2023

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)	
Interest Rate Guarantees				
3 Years Fixed	<u>All Other</u> - Year 1: 6.50% - Year 2+: 5.50% - Effective** Compound Level Rate: 5.52%	<u>FL*</u> - Year 1: 6.35% - Year 2+: 5.35% - Effective** Compound Level Rate: 5.39%	<u>All Other</u> - Year 1: 6.20% - Year 2+: 5.20% - Effective** Compound Level Rate: 5.53%	<u>FL*</u> - Year 1: 6.05% - Year 2+: 5.05% - Effective** Compound Level Rate: 5.38%
5 Years Fixed	<u>All Other</u> - Year 1: 7.10% - Year 2+: 6.10% - Effective** Compound Level Rate: 5.63%	<u>FL*</u> - Year 1: 7.00% - Year 2+: 6.00% - Effective** Compound Level Rate: 5.55%	<u>All Other</u> - Year 1: 6.45% - Year 2+: 5.45% - Effective** Compound Level Rate: 5.65%	<u>FL*</u> - Year 1: 6.35% - Year 2+: 5.35% - Effective** Compound Level Rate: 5.55%
6 Years Fixed	<u>All Other</u> - Year 1: 7.35% - Year 2+: 6.35% - Effective** Compound Level Rate: 5.65%	<u>FL*</u> - Year 1: 7.20% - Year 2+: 6.20% - Effective** Compound Level Rate: 5.54%	<u>All Other</u> - Year 1: 6.50% - Year 2+: 5.50% - Effective** Compound Level Rate: 5.67%	<u>FL*</u> - Year 1: 6.40% - Year 2+: 5.40% - Effective** Compound Level Rate: 5.57%
7 Years Fixed	<u>All Other</u> - Year 1: 7.55% - Year 2+: 6.55% - Effective** Compound Level Rate: 5.64%	<u>FL*</u> - Year 1: 7.40% - Year 2+: 6.40% - Effective** Compound Level Rate: 5.53%	<u>All Other</u> - Year 1: 6.50% - Year 2+: 5.50% - Effective** Compound Level Rate: 5.64%	<u>FL*</u> - Year 1: 6.40% - Year 2+: 5.40% - Effective** Compound Level Rate: 5.54%
10 Years Fixed	<u>All Other</u> - Year 1: 7.75% - Year 2+: 6.75% - Effective** Compound Level Rate: 5.36%	<u>FL*</u> - Year 1: 7.60% - Year 2+: 6.60% - Effective** Compound Level Rate: 5.26%	<u>All Other</u> - Year 1: 6.25% - Year 2+: 5.25% - Effective** Compound Level Rate: 5.35%	<u>FL*</u> - Year 1: 6.15% - Year 2+: 5.15% - Effective** Compound Level Rate: 5.25%
20 Years Fixed	<u>All Other</u> - Years 1-5: 5.90% - Years 6-10: 6.90% - Years 11-15: 8.90% - Years 16-20: 9.90% - Effective** Compound Level Rate: 4.85%	<u>FL*</u> - Years 1-5: 5.65% - Years 6-10: 6.65% - Years 11-15: 8.65% - Years 16-20: 9.65% - Effective** Compound Level Rate: 4.75%	<u>All Other</u> - Years 1-5: 4.10% - Years 6-10: 4.60% - Years 11-15: 5.10% - Years 16-20: 5.60% - Effective** Compound Level Rate: 4.85%	<u>FL*</u> - Years 1-5: 4.00% - Years 6-10: 4.50% - Years 11-15: 5.00% - Years 16-20: 5.50% - Effective** Compound Level Rate: 4.75%
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	

**Rounded to second decimal place

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.

Interest rates as of January 11, 2023 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 (Compound Interest)	GUARANTEED INCOME ANNUITY	INCOME NAVIGATOR
Premium Bonus	NA	GLWB Rider: 8%*** Legacy Rider: 10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85 Accum Rider: 10% for issue ages under 71 8% for issue ages 71-80 6% for issue ages 81-85	Base Contract: 7.00% With Income Rider: 5.00%
Interest Rate Guarantees			
1st Year Fixed Rate	All Other: 2.70% FL: 2.60%	1.00% (with subsequent purchase premium)	1.50%
Current Rate Guarantee	5 Yr	2 Yrs	1 Yr
Other Guarantees	NA	NA	NA
Indexing			
Index/Benchmark	S&P 500®	LIBOR	S&P 500®
Trigger Rate	NA	NA	NA
Participation Rates	100%	65%	100%
Caps	Annual Point-to-Point: 4.10% Monthly Averaging: 4.20% Monthly Sum: 1.75%	NA	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.30%
Riders			
Optional Riders and Cost	Required Minimum Distribution: 0.16% fee Preferred 10% Free Withdrawal: 0.15% fee Death Benefit Feature: 0.25% fee* Accumulated Interest Withdrawal: 0.05% fee	GLWB Rider: 1.25% fee years 1-5 1.60% fee years 6-10 Legacy Benefit Rider: 1.25% fee years 1-5 1.60% fee years 6-10 Accumulation Rider: No fee	Income Rider: 1.50% fee

*All Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.

***Credits to the Income Account only.

Interest rates as of January 11, 2023 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.

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	4.75%	5.70%
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	
	9%	11%
Participation Rates	Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate****	
	210%	260%
	Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate****	
	320%	385%
	Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	
	465%	550%
	Credit Suisse ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate*****	
210%	260%	
Credit Suisse ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate*****		
320%	385%	
Credit Suisse ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate		
465%	550%	
Caps	S&P 500 [®] 1 Year Point-to-Point with Participation Rate	
	43%	55%
	S&P 500 [®] 2 Year Point-to-Point with Participation Rate	
60%	75%	
S&P 500 [®] 1 Year Point-to-Point with Cap Rate		
9%	11.50%	

Riders

Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

Interest rates as of January 11, 2023 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.



Disclaimers

The Credit Suisse Momentum Index and the Credit Suisse ESG Macro 5 Index (the "Indices") and "Credit Suisse", and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "Credit Suisse"). Credit Suisse has no relationship to Atlantic Coast Life Insurance Company, other than the licensing of the Credit Suisse Momentum Index and the Credit Suisse ESG Macro 5 Index and its service marks for use in connection with the Accumulation Protector PlusSM Annuity and certain hedging arrangements and is not a party to any transaction contemplated hereby. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector PlusSM Annuity. Credit Suisse has not created, published or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector PlusSM Annuity are solely the obligation of Atlantic Coast Life Insurance Company and are not the responsibility of Credit Suisse.

There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). Credit Suisse's view of ESG is based solely on Credit Suisse's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.

MSCI Indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Credit Suisse. The financial product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such financial product. The annuity contract or other governing disclosure document contains a more detailed description of the limited relationship MSCI has with Credit Suisse and any related financial product. No purchaser, seller or holder of this financial product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this financial product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.