

# Highlights of the Safe Harbor & Safe Haven Annuities



Multi-Year Guarantee Single Premium Deferred Annuities issued by:

**ATLANTIC COAST LIFE INSURANCE COMPANY**

1405 West 2200 South • Salt Lake City, Utah 84119 • 800-442-3847 • www.aclico.com

**This information applies to Texas residents only!**

**Guaranteed Interest Rates:** The Safe Harbor and Safe Haven Bonus Guarantee are single premium-deferred annuities that earn a fixed rate of interest, allowing your money to grow on a tax-deferred basis. Our annuities offer multiple guarantee periods to align with your specific needs, and guarantees the interest rate for that entire guarantee period.

Annuity Name:	SAFE HARBOR Bonus Guarantee			SAFE HAVEN Bonus Guarantee		
Key Feature:	Simple Interest			Compound Interest		
Guaranteed Rate Periods:	Year 1	Years 2 +	Average Rate	Year 1	Years 2 +	Average Rate
5 Year	4.44%	3.44%	3.40%	4.20%	3.20%	3.40%
6 Year	4.65%	3.65%	3.50%	4.33%	3.33%	3.50%
7 Year	4.87%	3.87%	3.60%	4.46%	3.46%	3.60%
10 Year	5.28%	4.28%	3.70%	4.60%	3.60%	3.70%

Interest Rates in Effect on: 01/01/2018 Subject to Change Without Notice!

Rates shown above **DO NOT** reflect optional liquidity riders. If you choose to add any of the available riders, the interest rate will be reduced accordingly. The minimum guaranteed interest after the initial guaranteed period is **1.00%**.

Rate Reduction	* Brief Description of the OPTIONAL LIQUIDITY RIDERS
Minus <b>0.05%</b>	<b>Accumulated Interest Withdrawal</b> – If selected, this rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals. Accumulated interest may be withdrawn annually, semi-annually, quarterly or monthly. Interest withdrawals will be available starting year one. The withdrawal amount must be \$100 or greater. (This rider is NOT Available with the Safe Harbor annuity.)
Minus <b>0.15%</b>	<b>Preferred 10% Free Withdrawal</b> – If selected, this rider waives the Surrender Charges and MVA for the first withdrawal per year after the first contract year. The Owner may withdraw up to the greater of 10% of the account value (as of the last contract anniversary date) or the required minimum distribution (RMD). Surrender charges and MVA may apply if the withdrawal exceeds the greater of 10% or the RMD or there are multiple withdrawals in that contract year. (This rider is NOT Available with the Safe Harbor annuity.)
Minus <b>0.25%</b>	<b>Death Benefit Feature (Required on Issue Ages 86-90)</b> – If selected, this rider waives the Surrender Charges and MVA associated with a lump-sum payment in the case of the death of the Owner. If the issue age of the owner is 86-90, the Death Benefit rider is required.
	* Riders must be added at the time of application and cannot be added at a later date once the contract is issued. Once an optional rider is selected it may not be removed during the annuity contract.

**Fees, Expenses and Other Charges:** Depending on the optional riders you add to your policy, withdrawals may be subject to Surrender Charges. These charges will be assessed, when applicable, utilizing the following table:

Policy Year	1	2	3	4	5	6	7	8	9	10
Issue Ages <b>0 - 59</b>	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%
Issue Ages <b>60 +</b>	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

During renewal guarantee periods, surrender charges are 5% regardless of the guarantee period until the annuitant has reached the following attained ages then the following surrender charges apply:

Attained Age	63	64	65	66	67	68 +
Surrender Charge	5%	4%	3%	2%	1%	0%

Withdrawals also may be subject to a **market value adjustment (MVA)**. MVA may increase or decrease the amount you receive based on the change of the market from when you initiated the contract to the date you make a withdrawal. The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

There are no other fees or charges on the Safe Harbor or Safe Haven Bonus Guarantee Annuities.

**Protection of Your Principal:** The entire amount you invest goes to work for you immediately, earning a guaranteed rate for the period you select, regardless of what happens to the stock market or interest rates. As long as you hold your contract for the length of the guarantee period, your principal and the interest you earn are guaranteed by Atlantic Coast Life.

If you are seeking a simple, guaranteed way to build your assets without the principal risk typically associated with stocks, bonds or mutual funds, we offer the Safe Harbor and Safe Haven Bonus Guarantee Annuities.

**Tax Deferred Growth:** Tax deferral means that you do not pay any taxes on earnings or growth until you take withdrawals. Tax deferral delays, but does not eliminate, the taxation of your annuity. You will pay taxes on earnings when they are withdrawn. In the meantime, you earn interest on your deposit and earn interest on money that would have otherwise gone to pay taxes during the deferral period.

The IRS may impose a 10% tax penalty on withdrawals from qualified plans and interest earnings in non-qualified plans before age 59½.

**Issue Ages:** Age 0 – 90

**Contribution Limits:** \$5,000 to \$1 million Qualified or Non-Qualified; over \$1 million will require home office approval.

**The Annuity Contract:** Your annuity earns tax-deferred interest at a guaranteed rate for a period of 5, 6, 7 or 10 years. You choose the length of the guarantee period at time of application.

**During the last 30 days before the end of any Guarantee Period,** you may choose one of these options to take effect on your next Contract Anniversary:

- 1) Continue Your Contract for another Guarantee Period, that can be different than the preceding Guarantee Period;
- 2) Apply the Contract Value to a Settlement Option;
- 3) Take a Partial Withdrawal, with no MVA or Surrender Charges, and apply the remaining value to another Guarantee Period that can be different than the preceding Guarantee Period; or
- 4) Surrender the Contract without MVA or Surrender Charges.

Unless you select one of the Options shown above, your Contract will continue automatically for another Guarantee Period, the same as the preceding Guarantee Period, with a new Guaranteed Interest Rate. The new Guaranteed Interest Rate will be declared by Atlantic Coast Life and depends on current market rates, but will never be less than 1%.

**Death Benefit:** If the optional Death Benefit Feature is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, or the Full Account Value in annual payments over a 5-year period. If your spouse is named as the sole, primary beneficiary they may elect to become the owner of the contract and continue it for the remainder of the term. Additional payout options may also be available.

**Free Look:** Many states have laws that give you a set number of days to review an annuity after you buy it. If you decide during that time that you do not want to keep the annuity, you can return it and get all of your money back. Read page 1 of your annuity contract to learn about the free look period. In Texas, the Free Look period is 21 days.

**Note:** This form is not intended to be a complete explanation of the Safe Harbor and Safe Haven annuities. Only your contract contains complete details. In the event of a conflict between this form and the contract, the contract shall take precedence. Please read your contract carefully for complete details. If you have any questions, please contact your agent or Atlantic Coast Life for further explanation.

**For more information on the Safe Harbor or Safe Haven annuities, contact:**



**Yes, send more information on the  Safe Harbor or  Safe Haven Annuity to:**

Owner Name:	Owner Date of Birth:
Mail Address:	Phone:
City, State & Zip Code:	E-Mail:
<input type="checkbox"/> I'm interested in starting a new annuity by writing a check to Atlantic Coast Life Insurance Company	
<input type="checkbox"/> I'm interested in transferring my existing account _____ issued by _____	
Account Number	Financial Institution Name