



ATLANTIC COAST LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET EFFECTIVE 01/01/18

	SAFE HARBOR (Simple Interest)		SAFE HAVEN (Compound Interest)		SAFE ANCHOR (Compound Interest)	
Premium Bonus	NA		NA		NA	
Interest Rate Guarantees						
1 Year Fixed	NA		NA		NA	
5 Years Fixed	<u>All Other</u> - Year 1: 4.44% - Year 2+: 3.44% - Effective** Compound Level Rate: 3.40%	<u>FL*</u> - Year 1: 4.33% - Year 2+: 3.33% - Effective** Compound Level Rate: 3.30%	<u>All Other</u> - Year 1: 4.20% - Year 2+: 3.20% - Effective** Compound Level Rate: 3.40%	<u>FL*</u> - Year 1: 4.10% - Year 2+: 3.10% - Effective** Compound Level Rate: 3.30%	All Other: 3.20%	FL: 3.10%
6 Years Fixed	<u>All Other</u> - Year 1: 4.65% - Year 2+: 3.65% - Effective** Compound Level Rate: 3.50%	<u>FL*</u> - Year 1: 4.54% - Year 2+: 3.54% - Effective** Compound Level Rate: 3.40%	<u>All Other</u> - Year 1: 4.33% - Year 2+: 3.33% - Effective** Compound Level Rate: 3.50%	<u>FL*</u> - Year 1: 4.23% - Year 2+: 3.23% - Effective** Compound Level Rate: 3.40%	NA	
7 Years Fixed	<u>All Other</u> - Year 1: 4.87% - Year 2+: 3.87% - Effective** Compound Level Rate: 3.60%	<u>FL*</u> - Year 1: 4.75% - Year 2+: 3.75% - Effective** Compound Level Rate: 3.50%	<u>All Other</u> - Year 1: 4.46% - Year 2+: 3.46% - Effective** Compound Level Rate: 3.60%	<u>FL*</u> - Year 1: 4.36% - Year 2+: 3.36% - Effective** Compound Level Rate: 3.50%	NA	
10 Years Fixed	<u>All Other</u> - Year 1: 5.28% - Year 2+: 4.28% - Effective** Compound Level Rate: 3.70%	<u>FL*</u> - Year 1: 5.14% - Year 2+: 4.14% - Effective** Compound Level Rate: 3.60%	<u>All Other</u> - Year 1: 4.60% - Year 2+: 3.60% - Effective** Compound Level Rate: 3.70%	<u>FL*</u> - Year 1: 4.50% - Year 2+: 3.50% - Effective** Compound Level Rate: 3.60%	NA	
20 Years Fixed	<u>All Other</u> - Years 1-5: 3.45% - Years 6-10: 4.45% - Years 11-15: 6.45% - Years 16-20: 7.45% - Effective** Compound Level Rate: 3.75%	<u>FL*</u> - Years 1-5: 3.25% - Years 6-10: 4.25% - Years 11-15: 6.25% - Years 16-20: 7.25% - Effective** Compound Level Rate: 3.65%	<u>All Other</u> - Years 1-5: 3.00% - Years 6-10: 3.50% - Years 11-15: 4.00% - Years 16-20: 4.50% - Effective** Compound Level Rate: 3.75%	<u>FL*</u> - Years 1-5: 2.90% - Years 6-10: 3.40% - Years 11-15: 3.90% - Years 16-20: 4.40% - Effective** Compound Level Rate: 3.65%	NA	
Indexing Strategy Participation Rates & Caps						
Annual Point-to-Point	NA		NA		100%	6.00%
Monthly Averaging	NA		NA		100%	Uncapped
Daily Averaging	NA		NA		NA	NA
Monthly Sum	NA		NA		100%	2.25%
Riders						
Optional Riders and cost	Death Benefit Feature - 0.25%		Preferred 10% Free Withdrawal - 0.15% Death Benefit Feature - 0.25% Accumulated Interest Withdrawal - 0.05%		Required Minimum Distribution - 0.16% Preferred 10% Free Withdrawal - 0.15% Death Benefit Feature - 0.25% Accumulated Interest Withdrawal - 0.05%	
Optional Rider Premium Bonus	NA		NA		NA	

*Death Benefit Feature is required in Florida and is priced into Florida rates. All Florida contracts are issued with the Death Benefit Feature. Owner's issue age 86-90 for the five, six, seven, and ten year guarantee period and owner's issue age 70-75 for the twenty year guarantee period are required to purchase Death Benefit Feature. Special introductory cap in the state of Florida.

**Rounded to second decimal place
Interest rates as of January 1, 2018 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes. Not all annuities and optional riders are available in all states.