SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

ALL STATES EXCEPT - AZ, FL, KY, MS, MT, NV, OR, SC, TX & UT

ATLANTIC COAST LIFE

INSURANCE COMPANY

ACLANBRHARBOR-OT 111824

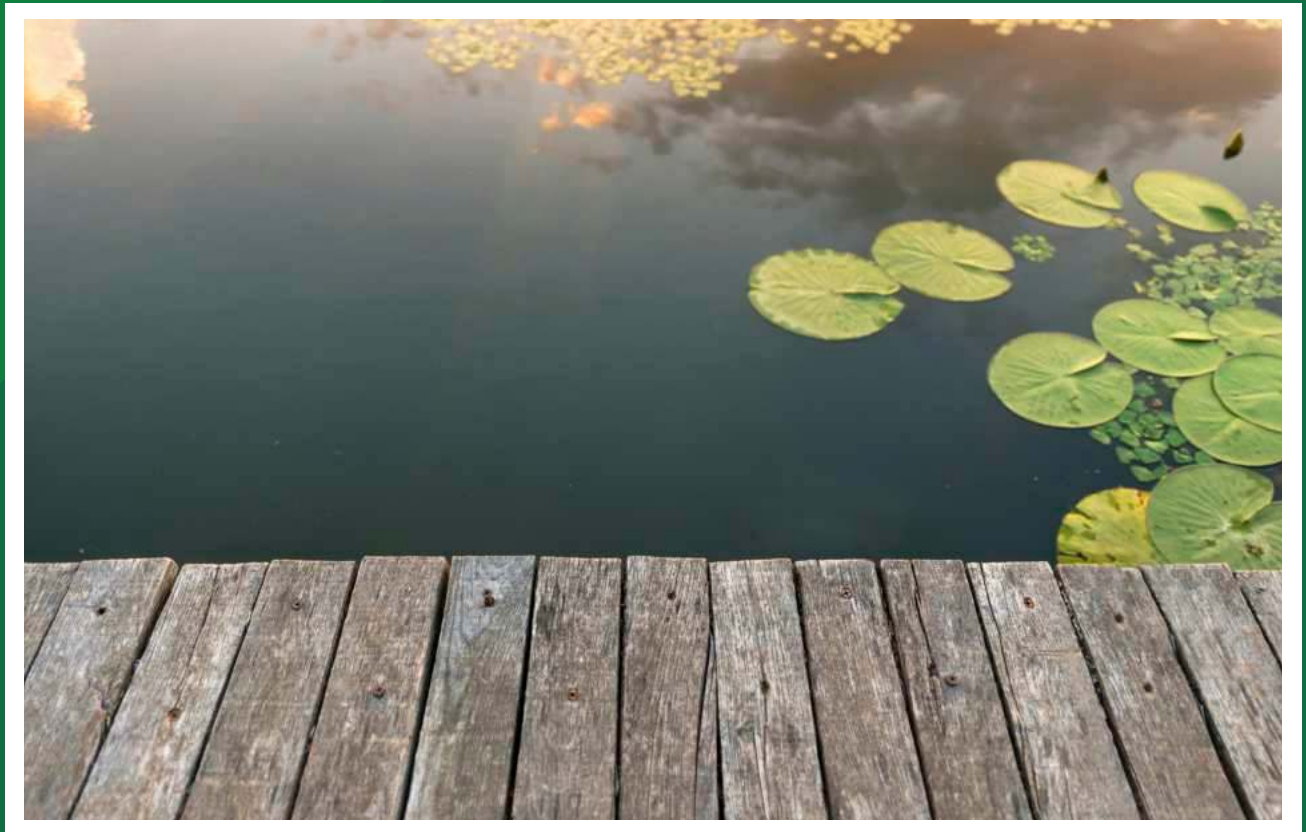
Explore, Dream, Discover

Atlantic Coast Life Insurance Company's Safe Harbor Bonus Guarantee annuity was designed for those who are retired or nearing retirement. Planning for retirement is not always easy and sometimes the control is not yours. Safe Harbor Bonus Guarantee offers you a flexible and guaranteed way to have the security and peace of mind you need to enjoy retirement.

Build Your Own Retirement Plan

Safe Harbor Bonus Guarantee gives you control over the duration of the annuity, which can be three, five, six, seven, ten or twenty years.

Our annuity also offers optional features you are able to select to customize your plan whereas most other annuities are loaded with features you don't want or need, giving you a lower interest rate. With Safe Harbor Bonus Guarantee, you pay only for the features you want, making your interest rate higher and your payout greater.



Guaranteed Interest Rates

Safe Harbor Bonus Guarantee is a single premium-deferred annuity that earns a fixed rate of interest, allowing your money to grow on a tax-deferred basis. Our annuity offers multiple guarantee periods to align with your specific needs, and guarantees the interest rate for that entire guaranteed period.

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 the issuer.

Income Options

At the end of your initial guarantee period, you can withdraw your funds without incurring surrender charges or market value adjustment, renew your contract into a new guarantee period, or even convert your annuity into a stream of retirement income payments guaranteed for up to 20 years.

Features & Benefits

INTEREST BONUS

Safe Harbor Bonus Guarantee offers an interest bonus in year 1 for the three, five, six, seven, and ten year guarantee periods. This will help increase your account early on, which will increase the total interest earned on your annuity.

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.

INCOME

Safe Harbor Bonus Guarantee can provide the important benefit of guaranteed income. Our annuity can provide you with a guaranteed income stream through the annuitization feature. You may select a period between 3 - 20 years, guaranteeing income for the specified amount of time. You elect to receive your payments monthly, quarterly, semi-annually or annually.

RENEWAL FEATURE

At the end of your guarantee period, you will have the option to renew your annuity for another guarantee period. We will contact you and provide a 30-day window to select a new guaranteed interest rate. During your 30-day window you can surrender your annuity for cash with no surrender charges or market value adjustment.

PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR CERTAIN ISSUE AGES**)

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.

*Rider 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.

**Owner's issue age 86-90 for the three, 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.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7 and 10 year guarantee period
0 to 75: 20 year guarantee period

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 your term. Additional payout options may also be available.

Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

Surrender Charge Schedule											
Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	9%	8%	7%	-	-	-	-	-	-	-	-
4-Year	9%	8%	7%	6%	-	-	-	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-	-	-	-	-
6-Year	9%	8%	7%	6%	5%	5%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	5%	5%	-	-	-	-
8-Year	9%	8%	7%	6%	5%	5%	5%	5%	-	-	-
9-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	-	-
10-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	-
20-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

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Originating in the southeast, we continue to grow nationally while providing security, assurance and peace of mind. We listen to our customers and work hard as a team to provide friendly, professional and proven solutions to all of our clients.

Products and Growth

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SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

ARIZONA & UTAH

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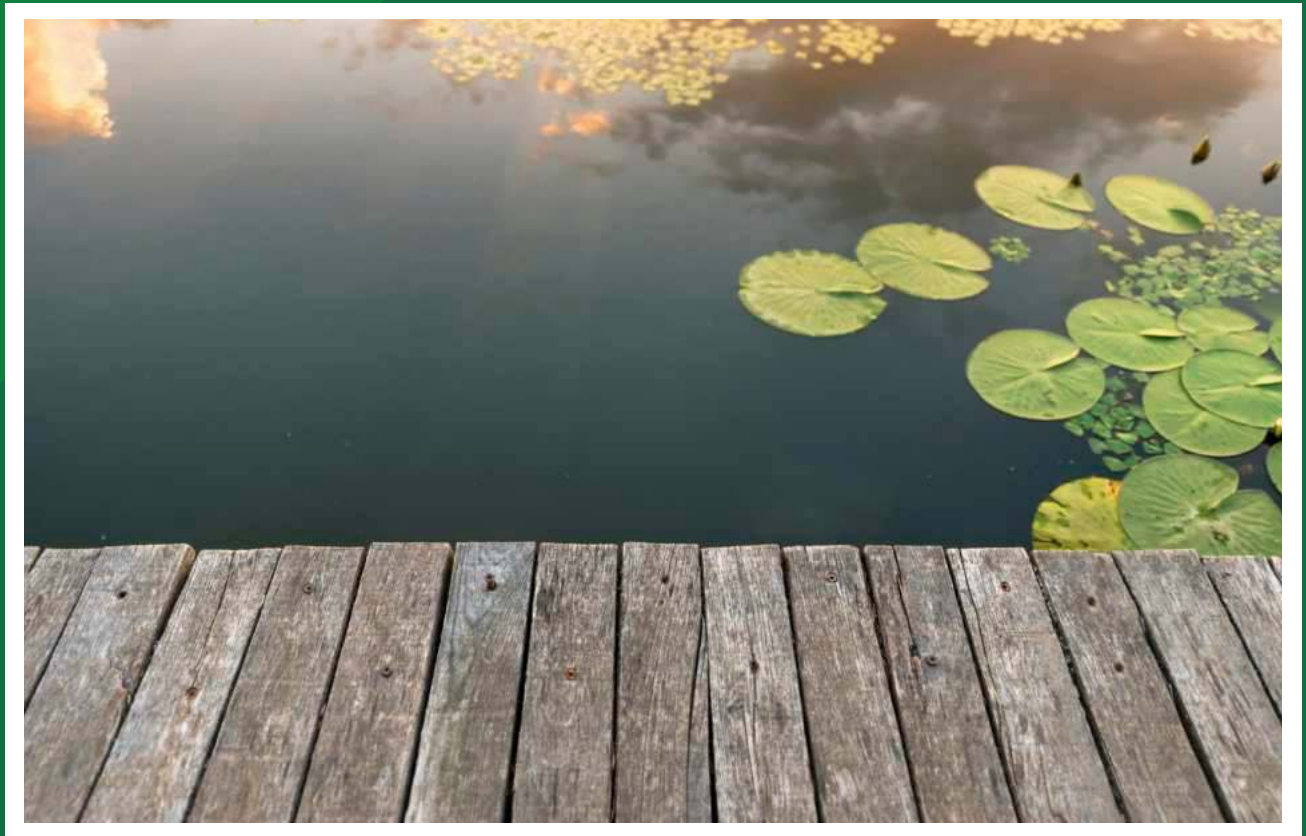

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Income Options

At the end of your initial guarantee period, you can withdraw your funds without incurring surrender charges or market value adjustment, renew your contract into a new guarantee period, or even convert your annuity into a stream of retirement income payments guaranteed for up to 20 years.

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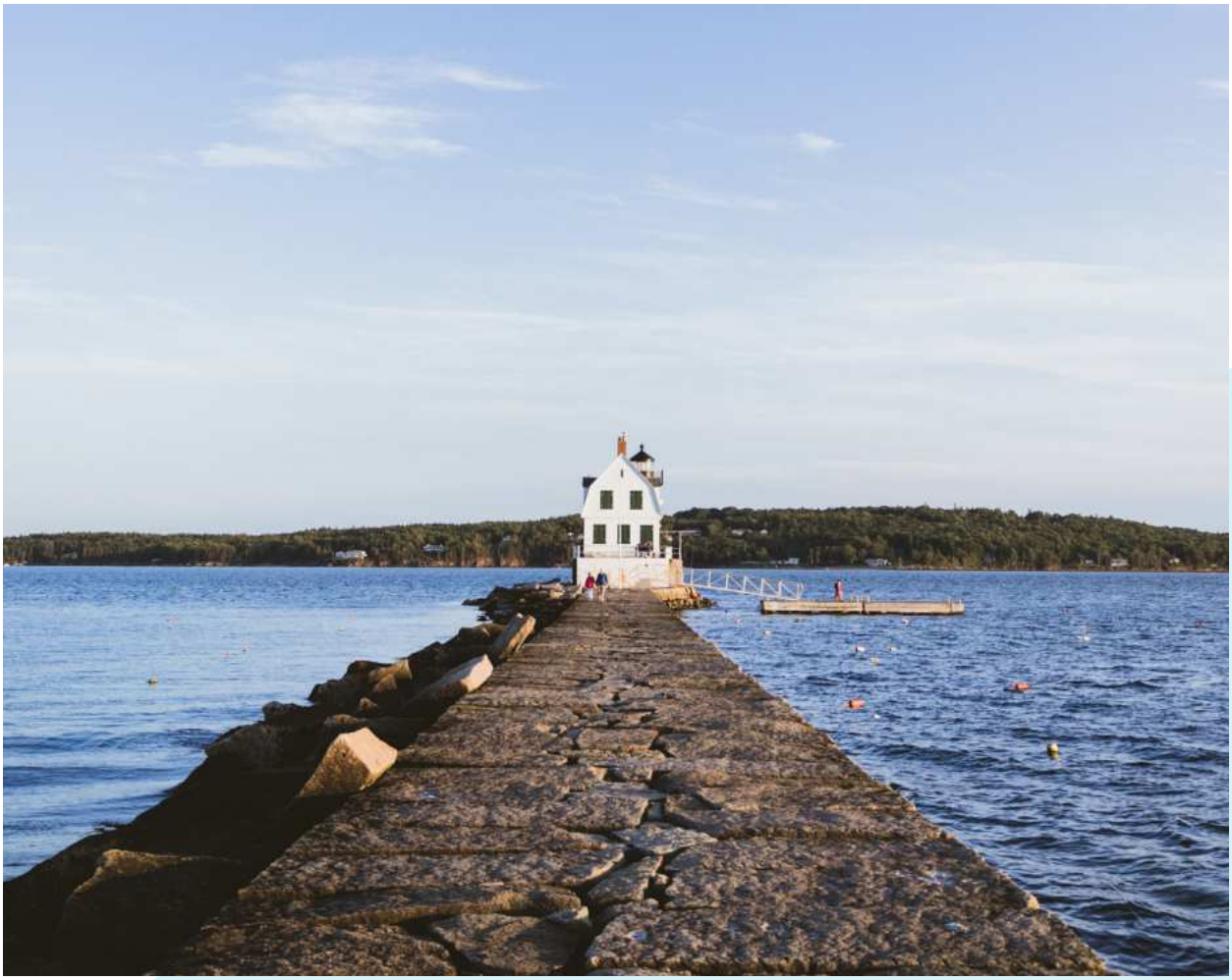
PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR ISSUE AGES 86-90**)

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.



*Rider 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.

**Owner's issue age 86-90 are required to purchase Death Benefit Feature.

Additional Information

GROWTH GUARANTEE

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TAX-DEFERRED GROWTH

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CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7 and 10 year guarantee period
0 to 50: 20 year guarantee period

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 your term. Additional payout options may also be available.

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Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

SURRENDER CHARGE SCHEDULE - ISSUE AGES UNDER 60

Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	9%	8%	7%	-	-	-	-	-	-	-	-
4-Year	9%	8%	7%	6%	-	-	-	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-	-	-	-	-
6-Year	9%	8%	7%	6%	5%	5%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	5%	5%	-	-	-	-
8-Year	9%	8%	7%	6%	5%	5%	5%	5%	-	-	-
9-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	-	-
10-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	-
20-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

ATTAINED AGE - ISSUE AGES UNDER 60

Attained Age	Surrender Charge
64	5%
65	4%
66	3%
67	2%
68	1%
69-100	0%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

SURRENDER CHARGE SCHEDULE - ISSUE AGES 60+

Guarantee Period	1	2	3	4	5	6	7	8	9	10
3-Year	8%	7%	6%	-	-	-	-	-	-	-
4-Year	8%	7%	6%	5%	-	-	-	-	-	-
5-Year	8%	7%	6%	5%	4%	-	-	-	-	-
6-Year	8%	7%	6%	5%	4%	3%	-	-	-	-
7-Year	8%	7%	6%	5%	4%	3%	2%	-	-	-
8-Year	8%	7%	6%	5%	4%	3%	2%	1%	-	-
9-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	-
10-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

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SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

FLORIDA

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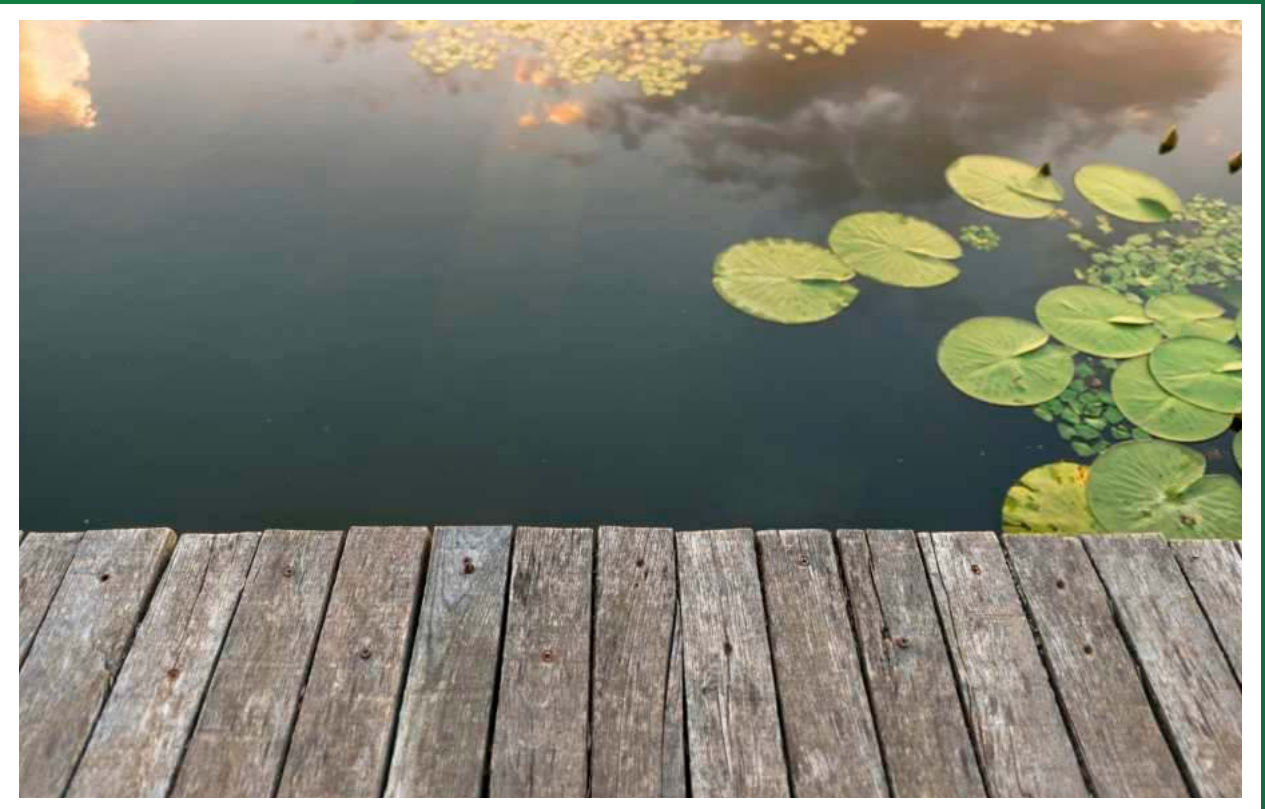

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PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Included Rider

DEATH BENEFIT FEATURE*

This rider waives the Surrender Charges and MVA associated with a lump-sum payment in the case of the death of the Owner.

*Death Benefit Feature is required in Florida and is priced into Florida rates. All Florida contracts are issued with the Death Benefit Feature.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7 and 10 year guarantee period
0 to 50: 20 year guarantee period

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Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

SURRENDER CHARGE SCHEDULE - ISSUE AGES UNDER 60

Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	9%	8%	7%	-	-	-	-	-	-	-	-
4-Year	9%	8%	7%	6%	-	-	-	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-	-	-	-	-
6-Year	9%	8%	7%	6%	5%	5%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	5%	5%	-	-	-	-
8-Year	9%	8%	7%	6%	5%	5%	5%	5%	-	-	-
9-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	-	-
10-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	-
20-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

ATTAINED AGE - ISSUE AGES UNDER 60

Attained Age	Surrender Charge
64	5%
65	4%
66	3%
67	2%
68	1%
69-100	0%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

SURRENDER CHARGE SCHEDULE - ISSUE AGES 60+

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3-Year	8%	7%	6%	-	-	-	-	-	-	-
4-Year	8%	7%	6%	5%	-	-	-	-	-	-
5-Year	8%	7%	6%	5%	4%	-	-	-	-	-
6-Year	8%	7%	6%	5%	4%	3%	-	-	-	-
7-Year	8%	7%	6%	5%	4%	3%	2%	-	-	-
8-Year	8%	7%	6%	5%	4%	3%	2%	1%	-	-
9-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	-
10-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

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SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

KENTUCKY, MISSISSIPPI & SOUTH CAROLINA

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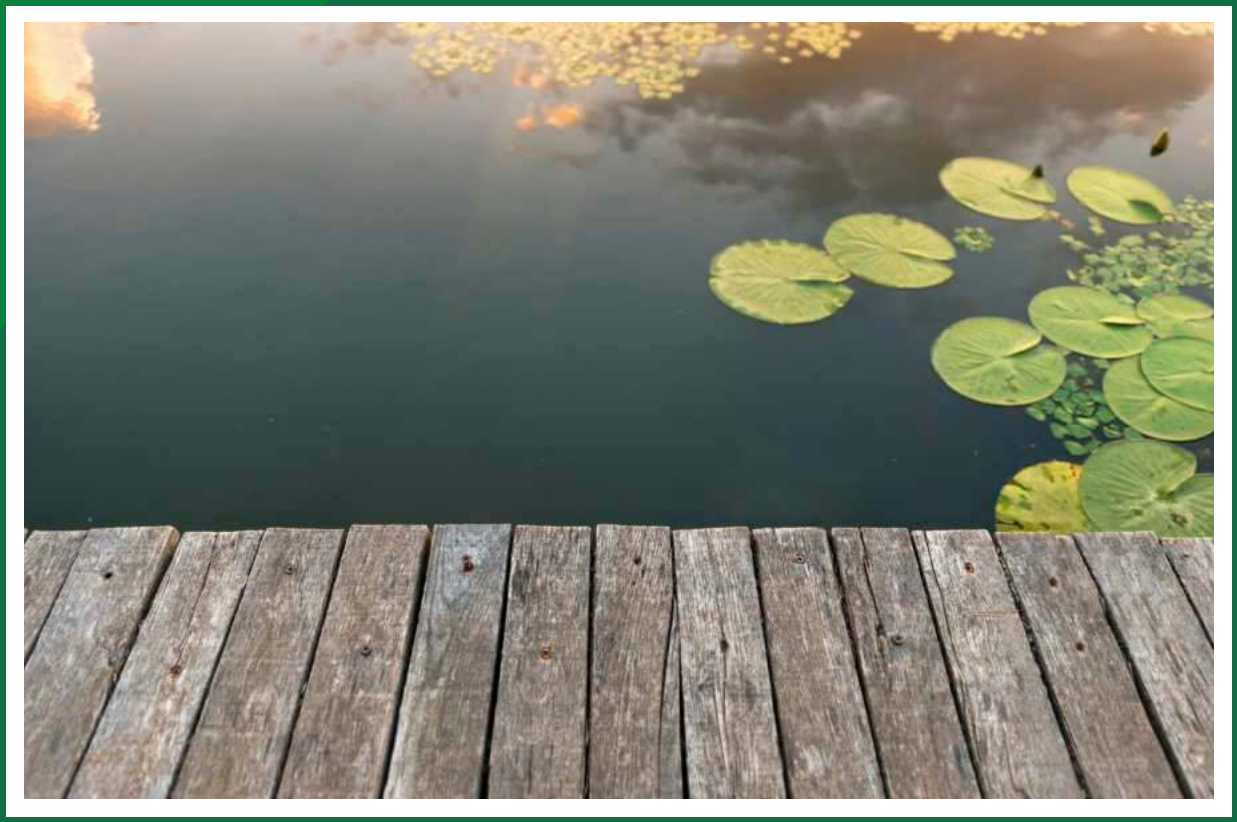

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PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR CERTAIN ISSUE AGES**)

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.

*Rider 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.

**Owner's issue age 86-90 for the three, five, six, seven, and ten year guarantee period are required to purchase Death Benefit Features.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7, & 10 year guarantee period.
0 to 50: 20 year guarantee period.

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 your term. Additional payout options may also be available.

Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

SURRENDER CHARGE SCHEDULE

Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	9%	8%	7%	-	-	-	-	-	-	-	-
4-Year	9%	8%	7%	6%	-	-	-	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-	-	-	-	-
6-Year	9%	8%	7%	6%	5%	5%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	5%	5%	-	-	-	-
8-Year	9%	8%	7%	6%	5%	5%	5%	5%	-	-	-
9-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	-	-
10-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	-
20-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

Safe Harbor Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. During renewal guarantee periods, surrender charges are 5% regardless of the guarantee period. Product specifications vary by state, consult your agent.

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Superlative Service

Originating in the southeast, we continue to grow nationally while providing security, assurance and peace of mind. We listen to our customers and work hard as a team to provide friendly, professional and proven solutions to all of our clients.

Products and Growth

Atlantic Coast Life Insurance Company is a premier provider of Life Insurance, Preneed, Medicare Supplement, and Fixed Annuity products for families. Our products and services are offered through a growing network of funeral homes and financial professionals.

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ACLANBRHARBOR-KYMSSC 111824

SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

MONTANA

ATLANTIC COAST LIFE

INSURANCE COMPANY

ACLANBRHARBOR-MT 111824

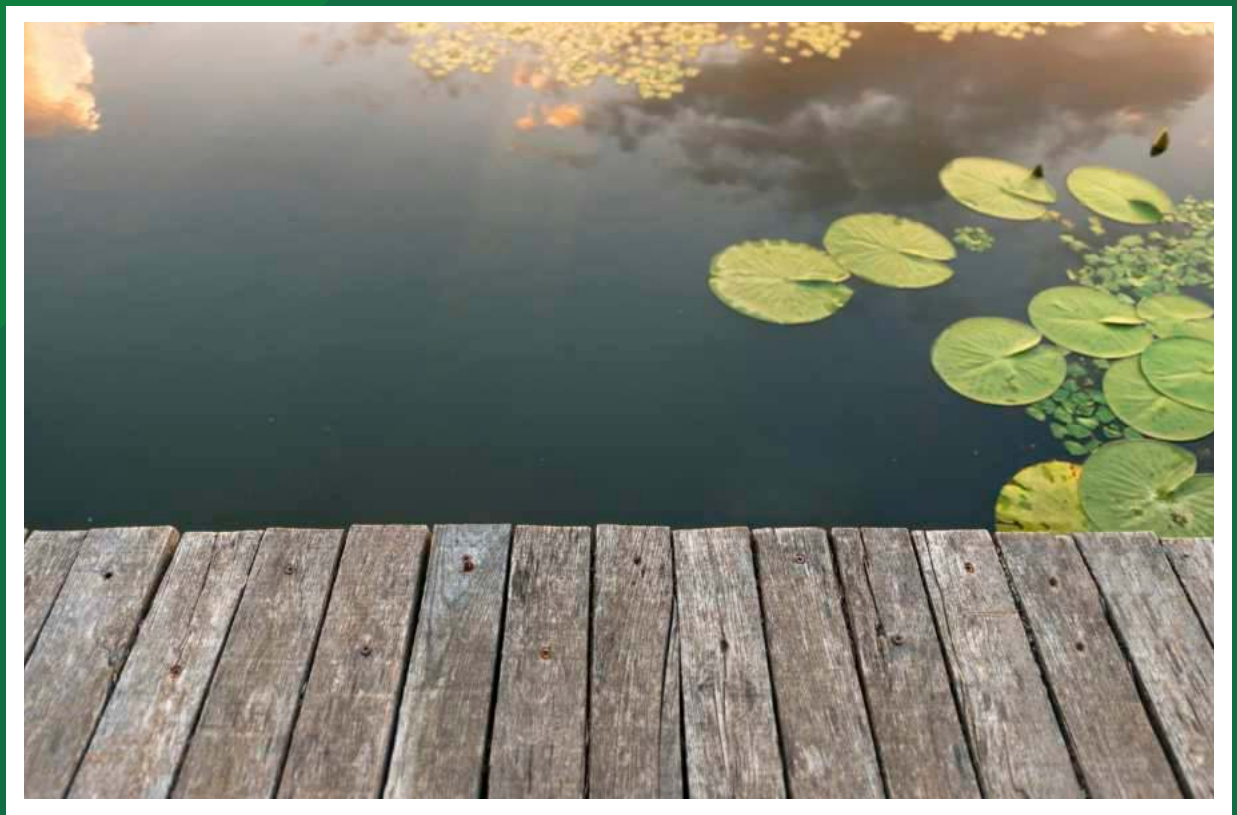
Explore, Dream, Discover

Atlantic Coast Life Insurance Company's Safe Harbor Bonus Guarantee annuity was designed for those who are retired or nearing retirement. Planning for retirement is not always easy and sometimes the control is not yours. Safe Harbor Bonus Guarantee offers you a flexible and guaranteed way to have the security and peace of mind you need to enjoy retirement.

Build Your Own Retirement Plan

Safe Harbor Bonus Guarantee gives you control over the duration of the annuity, which can be three, five, six, seven or ten years.

Our annuity also offers optional features you are able to select to customize your plan whereas most other annuities are loaded with features you don't want or need, giving you a lower interest rate. With Safe Harbor Bonus Guarantee, you pay only for the features you want, making your interest rate higher and your payout greater.



Guaranteed Interest Rates

Safe Harbor Bonus Guarantee is a single premium-deferred annuity that earns a fixed rate of interest, allowing your money to grow on a tax-deferred basis. Our annuity offers multiple guarantee periods to align with your specific needs, and guarantees the interest rate for that entire guaranteed period.

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 the issuer.

Income Options

At the end of your initial guarantee period, you can withdraw your funds without incurring surrender charges or market value adjustment, renew your contract into a new guarantee period, or even convert your annuity into a stream of retirement income payments guaranteed for up to 10 years.

Features & Benefits

YEAR 1 INTEREST RATE

Safe Harbor Bonus Guarantee offers a higher interest rate in year 1 for the three, five, six, seven, and ten year guarantee periods. This will help increase your account early on, which will increase the total interest earned on your annuity.

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.

INCOME

Safe Harbor Bonus Guarantee can provide the important benefit of guaranteed income. Our annuity can provide you with a guaranteed income stream through the annuitization feature. You may select a period between 3 - 10 years, guaranteeing income for the specified amount of time. You elect to receive your payments monthly, quarterly, semi-annually or annually.

RENEWAL FEATURE

At the end of your guarantee period, you will have the option to renew your annuity for another guarantee period. We will contact you and provide a 30-day window to select a new guaranteed interest rate. During your 30-day window you can surrender your annuity for cash with no surrender charges or market value adjustment.

PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR CERTAIN ISSUE AGES**)

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.

*Rider 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.

**Owner's issue age 86-90 for the three, five, six, seven, and ten year guarantee period are required to purchase Death Benefit Features.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7 and 10 year guarantee period

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 your term. Additional payout options may also be available.

Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

SURRENDER CHARGE SCHEDULE

Guarantee Period	1	2	3	4	5	6	7	8	9	10
3-Year	8%	7%	6%	-	-	-	-	-	-	-
4-Year	8%	7%	6%	5%	-	-	-	-	-	-
5-Year	8%	7%	6%	5%	4%	-	-	-	-	-
6-Year	8%	7%	6%	5%	4%	3%	-	-	-	-
7-Year	8%	7%	6%	5%	4%	3%	2%	-	-	-
8-Year	8%	7%	6%	5%	4%	3%	2%	1%	-	-
9-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	-
10-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

Safe Haven Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. Product specifications vary by state, consult your agent.

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ACLANBRHARBOR-MT 111824

SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

NEVADA

ATLANTIC COAST LIFE

INSURANCE COMPANY

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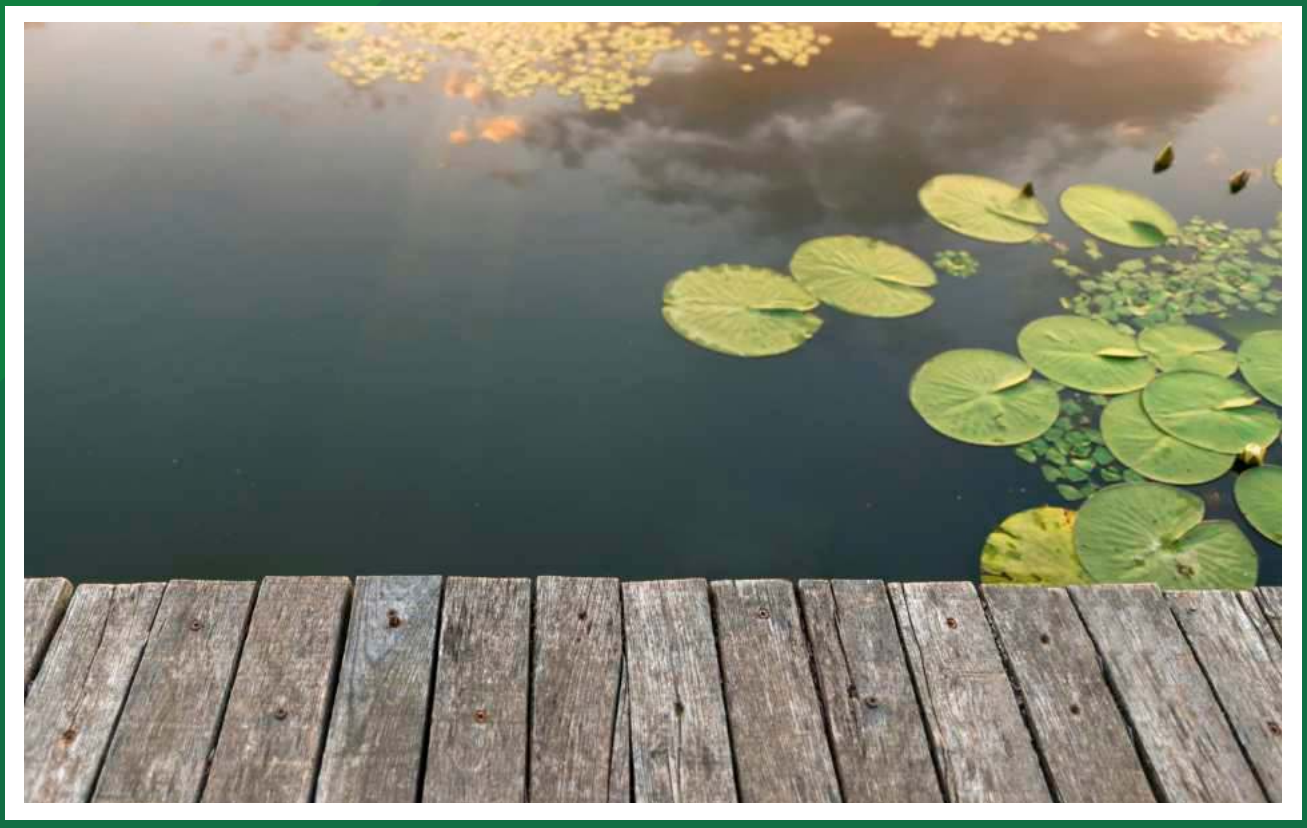
Explore, Dream, Discover

Atlantic Coast Life Insurance Company's Safe Harbor Bonus Guarantee annuity was designed for those who are retired or nearing retirement. Planning for retirement is not always easy and sometimes the control is not yours. Safe Harbor Bonus Guarantee offers you a flexible and guaranteed way to have the security and peace of mind you need to enjoy retirement.

Build Your Own Retirement Plan

Safe Harbor Bonus Guarantee gives you control over the duration of the annuity, which can be three, five, six, seven, ten or twenty years.

Our annuity also offers optional features you are able to select to customize your plan whereas most other annuities are loaded with features you don't want or need, giving you a lower interest rate. With Safe Harbor Bonus Guarantee, you pay only for the features you want, making your interest rate higher and your payout greater.



Guaranteed Interest Rates

Safe Harbor Bonus Guarantee is a single premium-deferred annuity that earns a fixed rate of interest, allowing your money to grow on a tax-deferred basis. Our annuity offers multiple guarantee periods to align with your specific needs, and guarantees the interest rate for that entire guaranteed period.

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 the issuer.

Income Options

At the end of your initial guarantee period, you can withdraw your funds without incurring surrender charges or market value adjustment, renew your contract into a new guarantee period, or even convert your annuity into a stream of retirement income payments guaranteed for up to 20 years.

Features & Benefits

INTEREST BONUS

Safe Harbor Bonus Guarantee offers an interest bonus in year 1 for the three, five, six, seven, and ten year guarantee periods. This will help increase your account early on, which will increase the total interest earned on your annuity.

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.

INCOME

Safe Harbor Bonus Guarantee can provide the important benefit of guaranteed income. Our annuity can provide you with a guaranteed income stream through the annuitization feature. You may select a period between 3 - 20 years, guaranteeing income for the specified amount of time. You elect to receive your payments monthly, quarterly, semi-annually or annually.

RENEWAL FEATURE

At the end of your guarantee period, you will have the option to renew your annuity for another guarantee period. We will contact you and provide a 30-day window to select a new guaranteed interest rate. During your 30-day window you can surrender your annuity for cash with no surrender charges or market value adjustment.

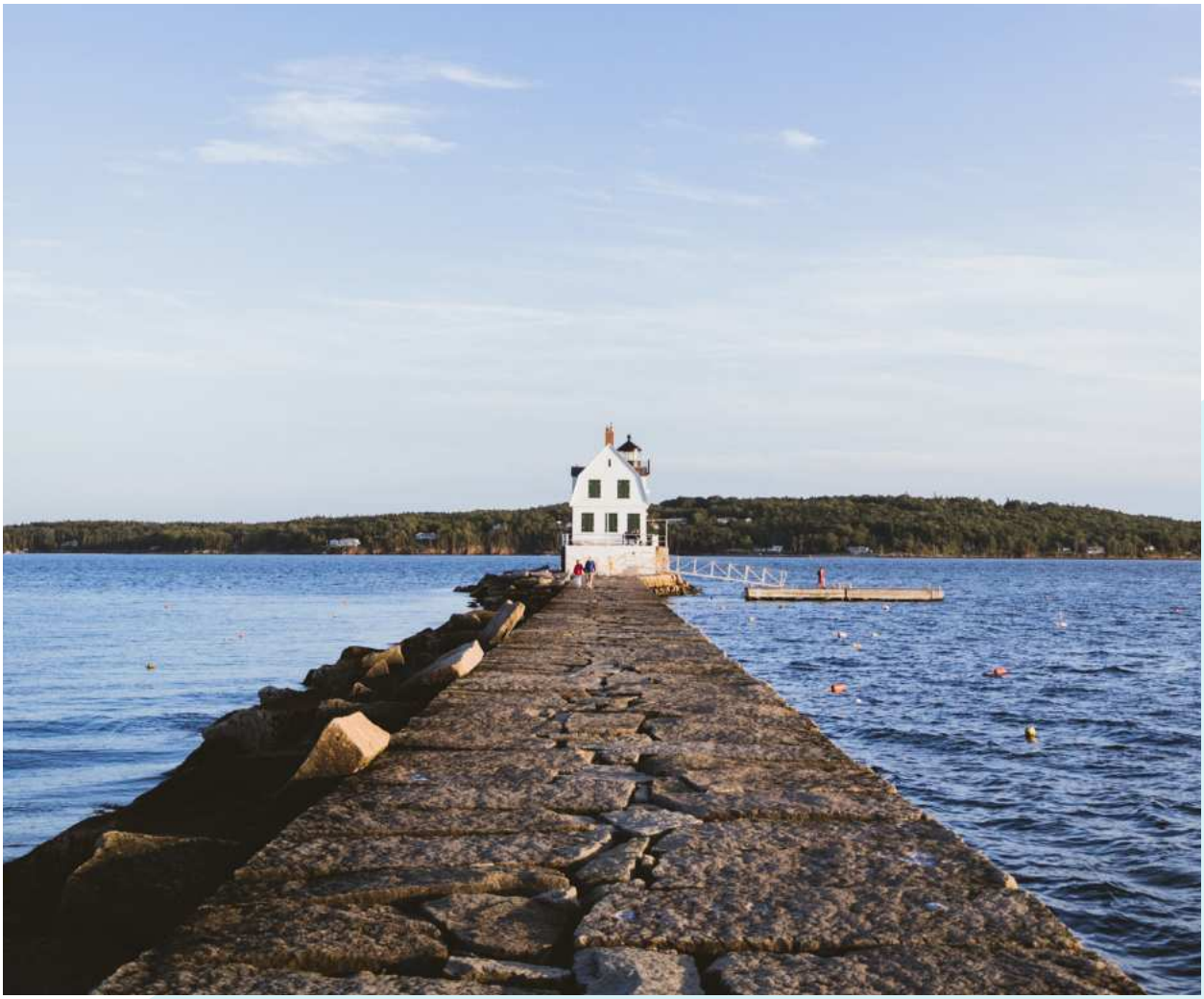
PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR CERTAIN ISSUE AGES**)

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.



*Rider 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.

**Owner's issue age 86-90 for the three, 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.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7 and 10 year guarantee period
0 to 75: 20 year guarantee period

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 your term. Additional payout options may also be available.

Safe Harbor Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. During renewal guarantee periods with issue ages under 60, surrender charges are 5% regardless of the guarantee period. Product specifications vary by state, consult your agent.

Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

SURRENDER CHARGE SCHEDULE - ISSUE AGES UNDER 60

Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	9%	8%	7%	-	-	-	-	-	-	-	-
4-Year	9%	8%	7%	6%	-	-	-	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-	-	-	-	-
6-Year	9%	8%	7%	6%	5%	5%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	5%	5%	-	-	-	-
8-Year	9%	8%	7%	6%	5%	5%	5%	5%	-	-	-
9-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	-	-
10-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	-
20-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

ATTAINED AGE - ISSUE AGES UNDER 60

Attained Age	Surrender Charge
63	5%
64	4%
65	3%
66	2%
67	1%
68-100	0%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

SURRENDER CHARGE SCHEDULE - ISSUE AGES 60+

Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	8%	7%	6%	-	-	-	-	-	-	-	-
4-Year	8%	7%	6%	5%	-	-	-	-	-	-	-
5-Year	8%	7%	6%	5%	4%	-	-	-	-	-	-
6-Year	8%	7%	6%	5%	4%	3%	-	-	-	-	-
7-Year	8%	7%	6%	5%	4%	3%	2%	-	-	-	-
8-Year	8%	7%	6%	5%	4%	3%	2%	1%	-	-	-
9-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	-	-
10-Year	8%	7%	7%	6%	4%	3%	2%	1%	0%	0%	-
20-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%

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SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

OHIO & TEXAS

ATLANTIC COAST LIFE

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Explore, Dream, Discover

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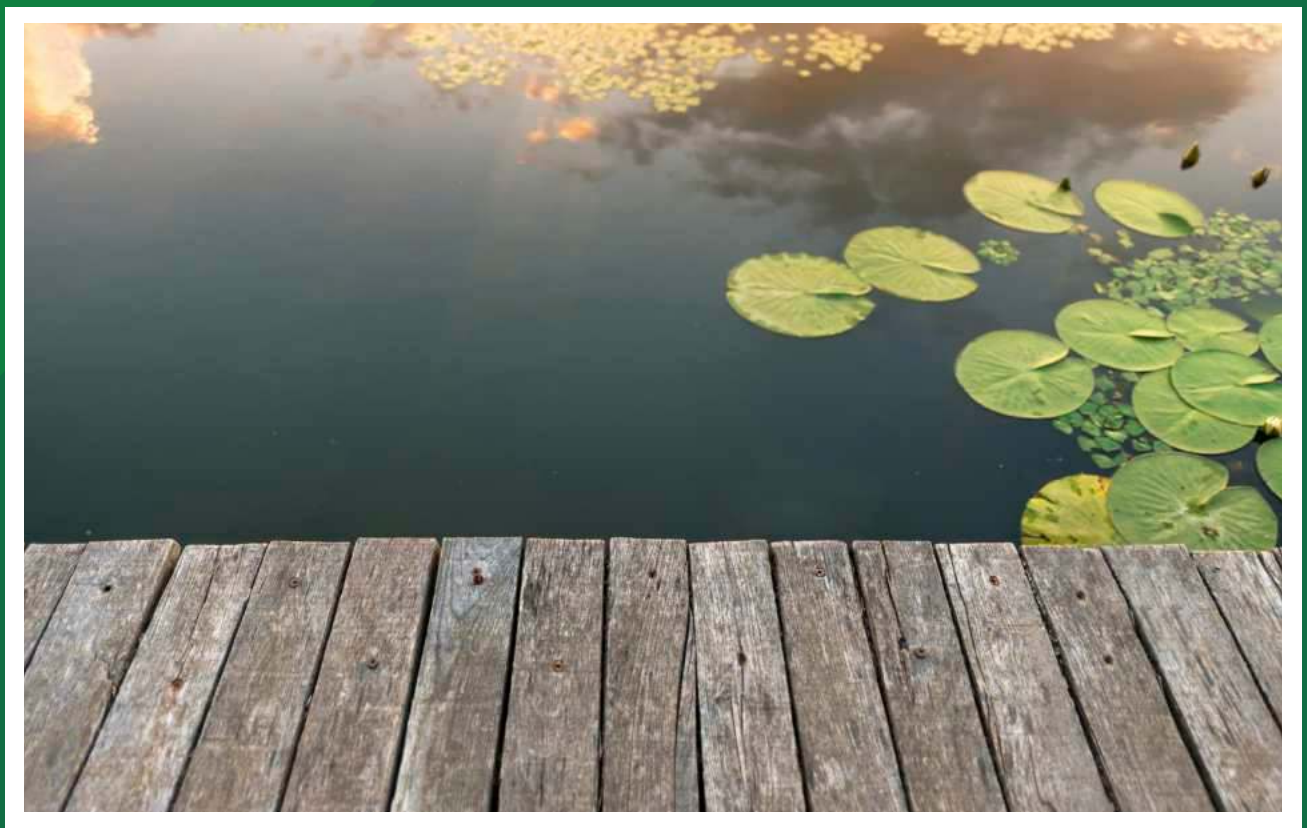

Guaranteed Interest Rates

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Protection of Your Principal

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Income Options

At the end of your initial guarantee period, you can withdraw your funds without incurring surrender charges or market value adjustment, renew your contract into a new guarantee period, or even convert your annuity into a stream of retirement income payments guaranteed for up to 20 years.

Features & Benefits

INTEREST BONUS

Safe Harbor Bonus Guarantee offers an interest bonus in year 1 for the three, five, six, seven, and ten year guarantee periods. This will help increase your account early on, which will increase the total interest earned on your annuity.

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.

INCOME

Safe Harbor Bonus Guarantee can provide the important benefit of guaranteed income. Our annuity can provide you with a guaranteed income stream through the annuitization feature. You may select a period between 3 - 20 years, guaranteeing income for the specified amount of time. You elect to receive your payments monthly, quarterly, semi-annually or annually.

RENEWAL FEATURE

At the end of your guarantee period, you will have the option to renew your annuity for another guarantee period. We will contact you and provide a 30-day window to select a new guaranteed interest rate. During your 30-day window you can surrender your annuity for cash with no surrender charges or market value adjustment.

PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR AGES 86-90**)

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.

*Once an optional rider is selected it may not be removed during the guarantee period.

**Owner's issue age 86-90 are required to purchase Death Benefit Feature.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Bonus Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7, & 10 year guarantee period.
0 to 50: 20 year guarantee period.

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 your term. Additional payout options may also be available.

Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

SURRENDER CHARGE SCHEDULE - ISSUE AGES UNDER 60

Guarantee Period	1	2	3	4	5	6	7	8	9	10	11-20
3-Year	9%	8%	7%	-	-	-	-	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-	-	-	-	-
6-Year	9%	8%	7%	6%	5%	5%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	5%	5%	-	-	-	-
10-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	-
20-Year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

ATTAINED AGE - ISSUE AGES UNDER 60

Attained Age	Surrender Charge
63	5%
64	4%
65	3%
66	2%
67	1%
68-100	0%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

SURRENDER CHARGE SCHEDULE - ISSUE AGES 60+

1	2	3	4	5	6	7	8	9	10
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

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Superlative Service

Originating in the southeast, we continue to grow nationally while providing security, assurance and peace of mind. We listen to our customers and work hard as a team to provide friendly, professional and proven solutions to all of our clients.

Products and Growth

Atlantic Coast Life Insurance Company is a premier provider of Life Insurance, Preneed, Medicare Supplement, and Fixed Annuity products for families. Our products and services are offered through a growing network of funeral homes and financial professionals.

ATLANTIC COAST LIFE
INSURANCE COMPANY

PO Box 64463 | St Paul, MN 55164-0463
1(844) 442-3847 | www.aclico.com

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ACLANBRHARBOR-OHTX 111824

SAFE HARBOR GUARANTEE

SIMPLE INTEREST ANNUITY

OREGON

ATLANTIC COAST LIFE

INSURANCE COMPANY

ACLANBRHARBOR-OR 111824

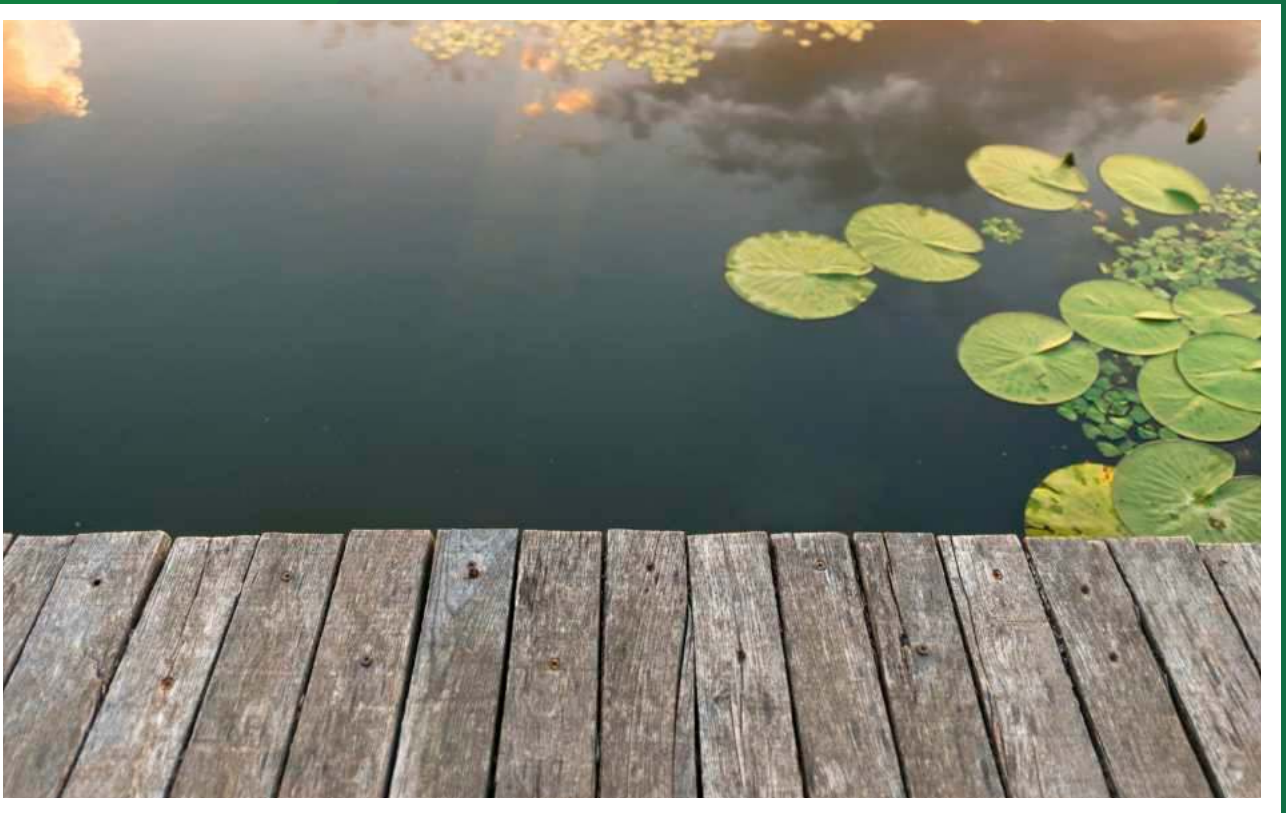
Explore, Dream, Discover

Atlantic Coast Life Insurance Company's Safe Harbor Guarantee annuity was designed for those who are retired or nearing retirement. Planning for retirement is not always easy and sometimes the control is not yours. Safe Harbor Guarantee offers you a flexible and guaranteed way to have the security and peace of mind you need to enjoy retirement.

Build Your Own Retirement Plan

Safe Harbor Guarantee gives you control over the duration of the annuity, which can be three, five, six, seven, ten or twenty years.

Our annuity also offers optional features you are able to select to customize your plan whereas most other annuities are loaded with features you don't want or need, giving you a lower interest rate. With Safe Harbor Guarantee, you pay only for the features you want, making your interest rate higher and your payout greater.



Guaranteed Interest Rates

Safe Harbor Guarantee is a single premium-deferred annuity that earns a fixed rate of interest, allowing your money to grow on a tax-deferred basis. Our annuity offers multiple guarantee periods to align with your specific needs, and guarantees the interest rate for that entire guaranteed period.

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 the issuer.

Income Options

At the end of your initial guarantee period, you can withdraw your funds without incurring surrender charges or market value adjustment, renew your contract into a new guarantee period, or even convert your annuity into a stream of retirement income payments guaranteed for up to 20 years.

Features & Benefits

YEAR 1 INTEREST RATE

Safe Harbor Guarantee offers a higher interest rate in year 1 for the three, five, six, seven, and ten year guarantee periods. This will help increase your account early on, which will increase the total interest earned on your annuity.

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.

INCOME

Safe Harbor Guarantee can provide the important benefit of guaranteed income. Our annuity can provide you with a guaranteed income stream through the annuitization feature. You may select a period between 3 - 20 years, guaranteeing income for the specified amount of time. You elect to receive your payments monthly, quarterly, semi-annually or annually.

RENEWAL FEATURE

At the end of your guarantee period, you will have the option to renew your annuity for another guarantee period. We will contact you and provide a 30-day window to select a new guaranteed interest rate. During your 30-day window you can surrender your annuity for cash with no surrender charges or market value adjustment.

PROBATE AVOIDANCE

By designating a beneficiary other than your estate, your annuity's death benefit will be paid directly to that beneficiary, thereby avoiding inclusion in a probated estate. This may minimize the delays, expenses and publicity often associated with the probate process.

Optional Rider*

DEATH BENEFIT FEATURE - (REQUIRED FOR CERTAIN ISSUE AGES**)

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.

*Rider 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.

**Owner's issue age 86-90 for the three, five, six, seven, and ten year guarantee period are required to purchase Death Benefit Features.

Additional Information

GROWTH GUARANTEE

Interest rates are guaranteed for the period you elect at issue.

TAX-DEFERRED GROWTH

You will not pay taxes on your annuity interest income until you make a withdrawal.

CONTRIBUTION LIMITS

You can start a Safe Harbor Guarantee Annuity with $5,000 to $1,000,000 for qualified and non-qualified accounts.

ISSUE AGES

0 to 90: 3, 5, 6, 7 and 10 year guarantee period

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 your term. Additional payout options may also be available.

Withdrawals

SURRENDER CHARGES

A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.

Surrender Charge Schedule										
Guarantee Period	1	2	3	4	5	6	7	8	9	10
3-Year	8%	7%	6%	-	-	-	-	-	-	-
4-Year	8%	7%	6%	5%	-	-	-	-	-	-
5-Year	8%	7%	6%	5%	4%	-	-	-	-	-
6-Year	8%	7%	6%	5%	4%	3%	-	-	-	-
7-Year	8%	7%	6%	5%	4%	3%	2%	-	-	-
8-Year	8%	7%	6%	5%	4%	3%	2%	1%	-	-
9-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	-
10-Year	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

MARKET VALUE ADJUSTMENT (MVA)

The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

Safe Haven Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. Product specifications vary by state, consult your agent.

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