

NAVIGATE YOUR WAY TO SAFE INVESTING

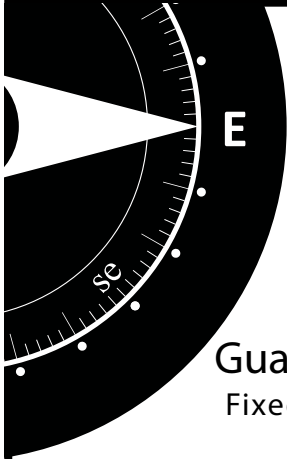
3.40%
Guaranteed
for 5 Years

**FIXED
ACCOUNT**
WITH
INDEXING OPTIONS

CALL TODAY!

Should you choose to continue the annuity after the five-year guaranteed period, the minimum rate guarantee is 1.00% for contracts issued in 2018. Credited rates effective 04/16/2018 and are subject to change without notice. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Atlantic Coast Life. Not FDIC insured. Rates vary by state.

The S&P 500® is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Atlantic Coast Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Safe Anchor Market Guarantee is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.



NAVIGATE YOUR WAY TO SAFE INVESTING

3.40%

Guaranteed for 5 Years
Fixed Account with Indexing
Options

CALL TODAY!

Should you choose to continue the annuity after the five-year guaranteed period, the minimum rate guarantee is 1.00% for contracts issued in 2018. Credited rates effective 04/16/2018 and are subject to change without notice. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Atlantic Coast Life. Not FDIC insured. Rates vary by state.

The S&P 500® is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Atlantic Coast Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Safe Anchor Market Guarantee is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

ACLANCPRE-OT 004

Effective 041618