



# ATLANTIC COAST LIFE INSURANCE COMPANY

## SAFE HARBOR SIMPLE INTEREST ANNUITY

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### Agent Advertising

The following advertisement has been approved by Atlantic Coast Life Insurance Company for advertising the Safe Harbor Guarantee Annuity in states where Atlantic Coast Life is approved to sell its annuity products.

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### TERMS OF USE & CONDITIONS

1. The advertisement is not altered in any way other than the inclusion of a contact name and number in lieu of the "ENTER NAME HERE" and "ENTER NUMBER HERE" text.
2. The partner verifies that the advertised Safe Harbor crediting rate (as of the date that advertisement is run) correctly reflects the current rate offered by Atlantic Coast Life .
3. The resulting advertisement is placed where Atlantic Coast Life has licensed agents.
4. All other advertising must be approved by the Home Office in writing prior to being used.
5. Any additional considerations including unlocked PDF's need to be submitted directly to Atlantic Coast Life for approval by emailing changes

**Thank you for your partnership and your dedication in selling Atlantic Coast Life products.**

**If you have any changes that need approval before use or any suggestions for our Creative Marketing team, please reach out to us at [acl.marketing@insadminservices.com](mailto:acl.marketing@insadminservices.com)**

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**Atlantic Coast Life Insurance Company**  
**Administrative Office**  
1405 West 2200 South  
Salt Lake City, UT 84119



# TIRED OF THE WILD RIDE?

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## Simple Interest Annuity

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Year 1\*  
**5.15%**  
Guaranteed

Year 2+  
**4.15%**  
Guaranteed

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**\*Additional 1% interest credited during first year only.**

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# 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 07/09/2018 and are subject to change without notice. Interest is credited daily on the Initial Purchase Premium, less withdrawals that exceed the cumulative amount of interest credited. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. 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 Insurance Company. Not FDIC insured. Rates vary by state.



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# CD OR IRA MATURING?

**5.15%\***  
Rates Guaranteed for 5 Years

**5.65%\***  
Rates Guaranteed for 7 Years

**6.15%\***  
Rates Guaranteed for 10 Years

\*First year has a 1% higher interest rate

**Simple Interest Annuity**

## CALL TODAY!

Single Premium deferred annuity rates are guaranteed for the full term of 5, 7 or 10 years. Should you choose to continue the annuity after the initial term, new guaranteed rates will be declared, and the minimum rate guarantee is 1.00% for contracts issued in 2018. Guaranteed rate drops 1% after the first year. Credited rates effective 07/09/2018 and are subject to change without notice. Interest is credited daily on the Initial Purchase Premium, less withdrawals that exceed the cumulative amount of interest credited. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. 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 Insurance Company. Not FDIC insured. Rates vary by state

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