



SAFE HARBOR BONUS GUARANTEE

SIMPLE INTEREST ANNUITY

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

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. Our annuity provides flexibility by allowing the selection of optional riders. These riders eliminate possible surrender charges or market value adjustments (MVA) in certain situations. The owner selects only the riders that fit his/her needs without paying for features that he/she does not require. This allows each client to receive the highest rate possible.

Rate Reduction for Optional Rider	
	Basis Points
Death Benefit Feature	25

Surrender Charges by Year										
1	2	3	4	5	6	7	8	9	10	11-20
9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%

Attained Age Surrender Charges					
93	94	95	96	97	98-100
5%	4%	3%	2%	1%	0%

- **Issue Ages:** 0 to 90 (5, 6, 7 and 10 year guarantee period)
0 to 75 (20 year guarantee period)
- **Contribution Limits:** \$5,000 to \$1 Million Qualified or Non-Qualified; over \$1 Million requires approval
- **Minimum Guaranteed Interest Rate:** The interest rate is guaranteed for the period chosen at issue. Minimum guaranteed interest rate for renewal periods is 1.0%
- **Allowed Qualified Funds:** IRA, Roth IRA, SEP IRA, SIMPLE
- **Market Value Adjustment:** The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and reinstates only if the annuity rolls into a new 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 owner's 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.
- **30 Day Option:** 30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply
- **Renewal Periods:** During renewal guarantee periods the surrender charges for all annuities are 5% unless the annuitant has reached an attained age in the Attained Age Surrender Charges table above.



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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.

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.

*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.

AGENT SUPPORT

Agent Contracting &
Application Material

<https://acl.admin-portal.org>

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.