



ATLANTIC COAST LIFE INSURANCE COMPANY

Multi-Year Guarantee Annuity Rate Sheet

EFFECTIVE: 01-01-16

SAFE HARBOR BONUS GUARANTEE - SIMPLE INTEREST ANNUITY

Introductory Rates

	ALL OTHER STATES			FLORIDA		
	Year 1	Year 2+	Effective Compound Level Rate	Year 1	Year 2+	Effective Compound Level Rate
5 year	4.25%	3.25%	3.23%	4.15%	3.15%	3.15%
6 year	4.35%	3.35%	3.24%	4.25%	3.25%	3.16%
7 year	4.50%	3.50%	3.30%	4.40%	3.40%	3.22%
10 year	5.00%	4.00%	3.50%	4.90%	3.90%	3.42%

Accumulated Interest Withdrawal	0.05%
Preferred 10% Free Withdrawal	0.15%
Death Benefit Feature	0.25%

Death Benefit Feature is required in Florida and is priced into Florida rates. All Florida contracts are issued with the Death Benefit Feature. Annuitants issue age 86-90 are required to purchase Death Benefit Feature in all states except Florida.

SAFE HAVEN BONUS GUARANTEE - COMPOUND INTEREST ANNUITY

Introductory Rates

	ALL OTHER STATES			FLORIDA		
	Year 1	Year 2+	Effective Compound Level Rate	Year 1	Year 2+	Effective Compound Level Rate
5 year	4.00%	3.00%	3.20%	3.90%	2.90%	3.10%
6 year	4.05%	3.05%	3.22%	3.95%	2.95%	3.12%
7 year	4.15%	3.15%	3.29%	4.05%	3.05%	3.19%
10 year	4.40%	3.40%	3.50%	4.30%	3.30%	3.40%

Accumulated Interest Withdrawal	0.05%
Preferred 10% Free Withdrawal	0.15%
Death Benefit Feature	0.25%

Death Benefit Feature is required in Florida and is priced into Florida rates. All Florida contracts are issued with the Death Benefit Feature. Annuitants issue age 86-90 are required to purchase Death Benefit Feature in all states except Florida.

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NOT A SOLICITATION OR ADVERTISEMENT.

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*Interest rates as of January 1, 2016 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.*

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