



ATLANTIC COAST LIFE INSURANCE COMPANY

Multi-Year Guarantee Annuity Rate Sheet

EFFECTIVE: 03-01-17

SAFE HARBOR BONUS GUARANTEE - SIMPLE INTEREST ANNUITY

	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	4.40%	3.40%	3.28%	4.30%	3.30%	3.20%
7 year	4.65%	3.65%	3.42%	4.55%	3.55%	3.34%
10 year	5.05%	4.05%	3.53%	4.95%	3.95%	3.46%

	ALL OTHER STATES					FLORIDA				
	Years 1-5	Years 6-10	Years 11-15	Years 16-20	Effective* Compound Level Rate	Years 1-5	Years 6-10	Years 11-15	Years 16-20	Effective* Compound Level Rate
20 year	3.20%	4.20%	6.20%	7.20%	3.63%	3.05%	4.05%	6.05%	7.05%	3.55%

*Rounded to second decimal place

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

Death Benefit Feature	0.25%
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SAFE HAVEN BONUS GUARANTEE - COMPOUND INTEREST ANNUITY

	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	4.10%	3.10%	3.27%	4.00%	3.00%	3.17%
7 year	4.25%	3.25%	3.39%	4.15%	3.15%	3.29%
10 year	4.40%	3.40%	3.50%	4.30%	3.30%	3.40%

	ALL OTHER STATES					FLORIDA				
	Years 1-5	Years 6-10	Years 11-15	Years 16-20	Effective* Compound Level Rate	Years 1-5	Years 6-10	Years 11-15	Years 16-20	Effective* Compound Level Rate
20 year	2.85%	3.35%	3.85%	4.35%	3.60%	2.75%	3.25%	3.75%	4.25%	3.50%

*Rounded to second decimal place

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

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

Interest rates as of March 1, 2017 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.

ATLANTIC COAST LIFE INSURANCE COMPANY
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