



ATLANTIC COAST LIFE INSURANCE COMPANY
Administrative Office
P.O. BOX 27248
Salt Lake City, UT 84127-0248

2/10/2017

IMPORTANT ANNOUNCEMENT

Dear Producers and Marketing Partners,

2016 marked an important milestone for Atlantic Coast Life, as it was the first year we entered the fixed annuity market with the Safe Harbor and Safe Haven multi-year guarantee (MYG) annuities. With your help, first year sales exceeded \$200 million and we look forward to an even bigger 2017!

As you may know, we introduced one of the first MYG annuities with a simple interest crediting strategy. For us the choice was easy; develop an annuity that allows customers to not only maximize interest by offering an innovative crediting strategy, but also give them control to choose the liquidity options, if any, that make the most sense based on their needs.

While it is our intent to continue the concept of maximizing choices, benefits and crediting rates, in today's economy it is important for us to quickly adapt to the current investment, regulatory and competitive environment. With this thought in mind, we will be making the following changes effective March 1, 2017 to the Safe Harbor plans:

- The Safe Harbor simple interest plans will no longer have the optional Preferred 10% Withdrawal (10%) or Accumulated Interest Withdrawal (AIW) liquidity riders.
- In exchange, the crediting rates for the plans will increase by 5bps.

This change continues to provide your customers with choices, however, if liquidity is not important they now have an option to earn even higher interest.

For customers looking for high crediting rates and liquidity options, we will continue to offer the Safe Haven plans, which have optional liquidity riders. No changes will be made to the Safe Haven plans at this time.

Please contact your marketing representative if you have questions. We sincerely appreciate your continued support and look forward to another successful year being a leader in the MYG annuity market.

With these changes, there are some important dates to keep in mind:

- **February 28, 2017: Date applications must be signed to be able to add the AIW and 10% rider.** Applications must be signed before or on February 28, 2017 to be able to add the AIW and 10% rider on the Safe Harbor Annuity.
- **March 1, 2017: Date when changes take effect.** Any application signed on or after March 1, 2017 will receive a 5 bps increase and will not be able to add the AIW or 10% rider on the Safe Harbor Annuity.
- **March 7, 2017: Date application must be received in Home Office to be able to add the AIW and 10% rider.** Applications signed before or on February 28, 2017 must be received in the Home Office by March 7, 2017 to be able to add the AIW and 10% rider on the Safe Harbor Annuity. We will accept faxed or e-mailed applications on March 7, 2017.

New Business E-mail: acl.newbusiness@insadminservices.com

New Business Fax: **888-433-4795**

- **April 17, 2017: Date 45-day rate lock ends.** All transfers and exchanges for any application signed on February 28, 2017 or earlier must be completed by April 17, 2017 in order to add the AIW and 10% rider on the Safe Harbor Annuity.