Company	**Atlantic Coast Life Insurance Company**
A.M Best Rating	B
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Policy Form Number	ICC17-ACLFLEXPBAN
Distribution Channels Sold In	Independent
Product Launch Date	6/1/2018

Company	Atlantic Coast Life Insurance Company
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Bonus	**10.00%** On initial premium if optional Legacy Benefit Rider is elected ages 0-70 **5.00%** On initial premium if optional Legacy Benefit Rider is elected ages 71-80 **3.00%** On initial premium if optional Legacy Benefit Rider is elected ages 81-85 **OR** **10.00%** On initial premium if optional Accumulation Benefit Rider is elected ages 0-70 **8.00%** On initial premium if optional Accumulation Benefit Rider is elected ages 71-80 **6.00%** On initial premium if optional Accumulation Benefit Rider is elected ages 81-85 (In the event the client cash surrenders during the first 10 years, bonus becomes bested annually beginning in year two). **OR** **11.00%** On initial premium if optional Guaranteed Lifetime Withdrawal Benefit Rider elected **Applied to Benefit Base, not Account Value**

Company	Atlantic Coast Life Insurance Company
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Surrender Charge	**10 Years** 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	3.00%
Upcoming Fixed Account Rate(s)	N/A

Company	Atlantic Coast Life Insurance Company
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Other Crediting Strategy Information	During initial guarantee period, premiums will receive 55% of the SOFR rate. Subsequent premiums receive a rate of 3.00% guaranteed for a one-year period. At the end of initial guarantee period, client has an opportunity to re-enter another guarantee period that will credit 55% of the SOFR rate. Please note that if the SOFR rate is a negative amount, the credited rate will never be less than 1.00%.
Penalty-Free Withdrawals	10% of Premiums Paid after year one
Death Benefit	**Greater of:** Full Account Value or Minimum Guaranteed Surrender Value **OR** Enhanced Death Benefit if optional GMDB rider is elected (see GMDB section)
Surrender Charge Waivers Available	N/A
Available Plan Types	401(a), 401(k), Roth IRA, SEP IRA, SIMPLE IRA, Inherited IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ $5,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	**Actively Marketed** Accumulation Benefit Rider IV Guaranteed Lifetime Withdrawal Benefit Rider V
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

Company	**Atlantic Coast Life Insurance Company**
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Guaranteed Minimum Death Benefit (GMDB)	**Actively Marketed** Legacy Benefit Rider
Guaranteed Minimum Income Benefit (GMIB)	N/A

Company	Atlantic Coast Life Insurance Company
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Other	<u>10% Premium Bonus Vesting</u> Year 1: 0.00% Year 2: 1.00% Year 3: 2.00% Year 4: 3.00% Year 5: 4.00% Year 6: 5.00% Year 7: 6.00% Year 8: 7.00% Year 9: 8.00% Year 10: 9.00% Years 11+: 10.00% <u>8% Premium Bonus Vesting</u> Year 1: 0.00% Year 2: 0.80% Year 3: 1.60% Year 4: 2.40% Year 5: 3.20% Year 6: 4.00% Year 7: 4.80% Year 8: 5.60% Year 9: 6.40% Year 10: 7.20% Years 11+: 8.00% <u>6% Premium Bonus Vesting</u> Year 1: 0.00% Year 2: 0.60% Year 3: 1.20% Year 4: 1.80% Year 5: 2.40% Year 6: 3.00% Year 7: 3.60% Year 8: 4.20%

Company	**Atlantic Coast Life Insurance Company**
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
	Year 9: 4.80% Year 10: 5.40% Years 11+: 6.00% 5% Premium Bonus Vesting Year 1: 0.00% Year 2: 0.50% Year 3: 1.00% Year 4: 1.50% Year 5: 2.00% Year 6: 2.50% Year 7: 3.00% Year 8: 3.50% Year 9: 4.00% Year 10: 4.50% Years 11+: 5.00% 3% Premium Bonus Vesting Year 1: 0.00% Year 2: 0.30% Year 3: 0.60% Year 4: 0.90% Year 5: 1.20% Year 6: 1.50% Year 7: 1.80% Year 8: 2.10% Year 9: 2.40% Year 10: 2.70% Years 11+: 3.00%
State Approvals	**Variations Approved In:** FL **States Not Approved In:** AK, CA, CT, DC, DE, ID, ME, MI, MN, NH, NJ, NY, SD, WI

Company	Atlantic Coast Life Insurance Company
Product	**Guaranteed Income Annuity 10-Year** (FPDA first year only)
Street Level Compensation	**YEAR ONE** **Ages 0 - 75** 7.65% **Ages 76 - 85** 5.65%
Data thought to be current as of:	10/30/2024

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

Company	Atlantic Coast Life Insurance Company	Atlantic Coast Life Insurance Company
Benefit Name	Accumulation Benefit Rider IV	Guaranteed Lifetime Withdrawal Benefit Rider V
Products Available On	Guaranteed Income Annuity 10-Year	Guaranteed Income Annuity 10-Year
Is Benefit a Rider?	Yes	Yes
Benefit Launch Date	5/17/2021	6/26/2023
Can Benefit Be Terminated?	Yes	Yes
Benefit Issue Ages	0 - 85	40 - 85
Minimum Age at Which GLWB Payments Can Commence	50	50
Waiting Period to Exercise Benefit	N/A	N/A
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	Yes
Benefit Base Bonus on GLWB	N/A	11%
Increasing Income after Income Commencement	No	No
Current Annual Benefit Charge	N/A	1.25%
Maximum Annual Benefit Charge	N/A	1.60%
Charge Frequency	N/A	Annually
Charge Based on	N/A	Benefit Base
Rollup Interest Type	N/A	Compound
Rollup	N/A	8.50%
Initial Rollup Period	10 Years	10 Years
Reset on Rollup Period Permitted	Yes	Yes
Maximum Rollup Period	30 Years	20 Years

Company	Atlantic Coast Life Insurance Company	Atlantic Coast Life Insurance Company
Benefit Name	**Accumulation Benefit Rider IV**	**Guaranteed Lifetime Withdrawal Benefit Rider V**
Impact of Withdrawals Prior to Income Commencement	N/A	Pro Rata
Impact of Excess Withdrawals After Income Commencement	N/A	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	N/A	N/A

Company	Atlantic Coast Life Insurance Company	Atlantic Coast Life Insurance Company
Benefit Name	**Accumulation Benefit Rider IV**	**Guaranteed Lifetime Withdrawal Benefit Rider V**
Guaranteed Lifetime Withdrawal Benefit	Optional Accumulation Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. An interest bonus of 175% of the fixed and indexed interest earned will be credited to the Benefit Base over ten year accumulation period, or until the earlier of the Account Value declining to zero or until lifetime income commences. Spousal continuation available. Rider must be elected at issue, may be terminated upon request once it is issued on the contract. (See below for Income %) Enhanced Guaranteed withdrawal Payments are available on the life of the owner(s) under the following conditions: 1. The contract must be in force for a minimum of two years, 2. The owner must submit to certification from a doctor, 3. The owner must be unable to perform two of six activities of daily living. If the owner(s) meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase by 200% for up to 5 years, or until the owner no longer qualifies for enhanced benefits.	Optional Guaranteed Lifetime Withdrawal Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 8.50% annual increase on Benefit Base over 10-year accumulation period, to age 85, or until commencement of income. Client eligible to reset 10-year accumulation period, up to a maximum 20-year accumulation period, to age 85, prior to commencement of income. 11.00% bonus applies to Benefit Base; must take income under the GLWB in order to receive the bonus. Spousal continuation available. Annual rider charge of 1.25% in years 1- 5 and 1.60% in years 6-10 is deducted annually from the Account Value, but based on the Benefit Base. This rider charge is guaranteed for the life of the rider until an optional restart is elected; rider must be elected at issue, may be terminated upon request once it is issued on the contract. (See below for Income %) Enhanced Guaranteed withdrawal Payments are available on the life of the owner(s) under the following conditions: 1. The contract must be in force for a minimum of two years, 2. The owner must submit to certification from a doctor, 3. The owner must be unable to perform two of six activities of daily living. If the owner(s) meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase by 200% for up to 5 years, or until the owner no longer qualifies for enhanced benefits.

Company	Atlantic Coast Life Insurance Company	Atlantic Coast Life Insurance Company
Benefit Name	**Accumulation Benefit Rider IV**	**Guaranteed Lifetime Withdrawal Benefit Rider V**
Benefit Payout Table	***Income % Based on Age of Commencement** (Single Annuitant / Joint Annuitants) Age 50 = 2.80% / 2.30% Age 60 = 3.80% / 3.30% Age 70 = 4.80% / 4.30% Age 80 = 5.80% / 5.30% Age 90+ = 6.80% / 6.30% Current Guaranteed Accumulation Benefit Payment amounts at all ages are available through Atlantic Coast Life.	***Income % Based on Age of Commencement** (Single Annuitant / Joint Annuitants) Age 50 = 3.80% / 3.30% Age 60 = 4.80% / 4.30% Age 70 = 5.80% / 5.30% Age 80 = 6.80% / 6.30% Age 90+ = 7.80% / 7.30% Current Guaranteed Withdrawal Payment amounts at all ages are available through Atlantic Coast Life.
Benefit Close Date	N/A	N/A

Company	**Atlantic Coast Life Insurance Company**
Benefit Name	**Legacy Benefit Rider**
Products Available On	Guaranteed Income Annuity 10-Year Guaranteed Income Annuity 14-Year
Benefit Launch Date	6/1/2018
Benefit Type	Rollup Benefit
Can Benefit Be Terminated?	Yes
Rider Issue Ages	0 - 85
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	No
Current Annual Benefit Charge	1.25%
Maximum Annual Benefit Charge	1.60%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	4.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	20 Years
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	Not available in conjunction with GLWB rider.

Company	Atlantic Coast Life Insurance Company
Benefit Name	**Legacy Benefit Rider**
Guaranteed Minimum Death Benefit	Legacy Benefit Rider guarantees minimum amount paid as a death benefit to be no less than the Premium Paid accumulated at 4.00% simple interest (less withdrawals) for 10-years or until the sooner of age 85 or the Death Benefit Base reaching 300% of Premium Paid. Beneficiaries will receive the greater of the Account Value or 80% of the GMDB Benefit Base if taken as a lump sum. If taken over for a five-year period they will receive 100% of the GMDB Benefit Base. Rider charge of 1.25% in years 1 - 5 and 1.60% in years 6 - 10 is deducted automatically from the Account Value, but based on the Death Benefit Base. Rider must be elected at issue, and may be terminated upon request once it is issued on the contract.
Benefit Close Date	N/A