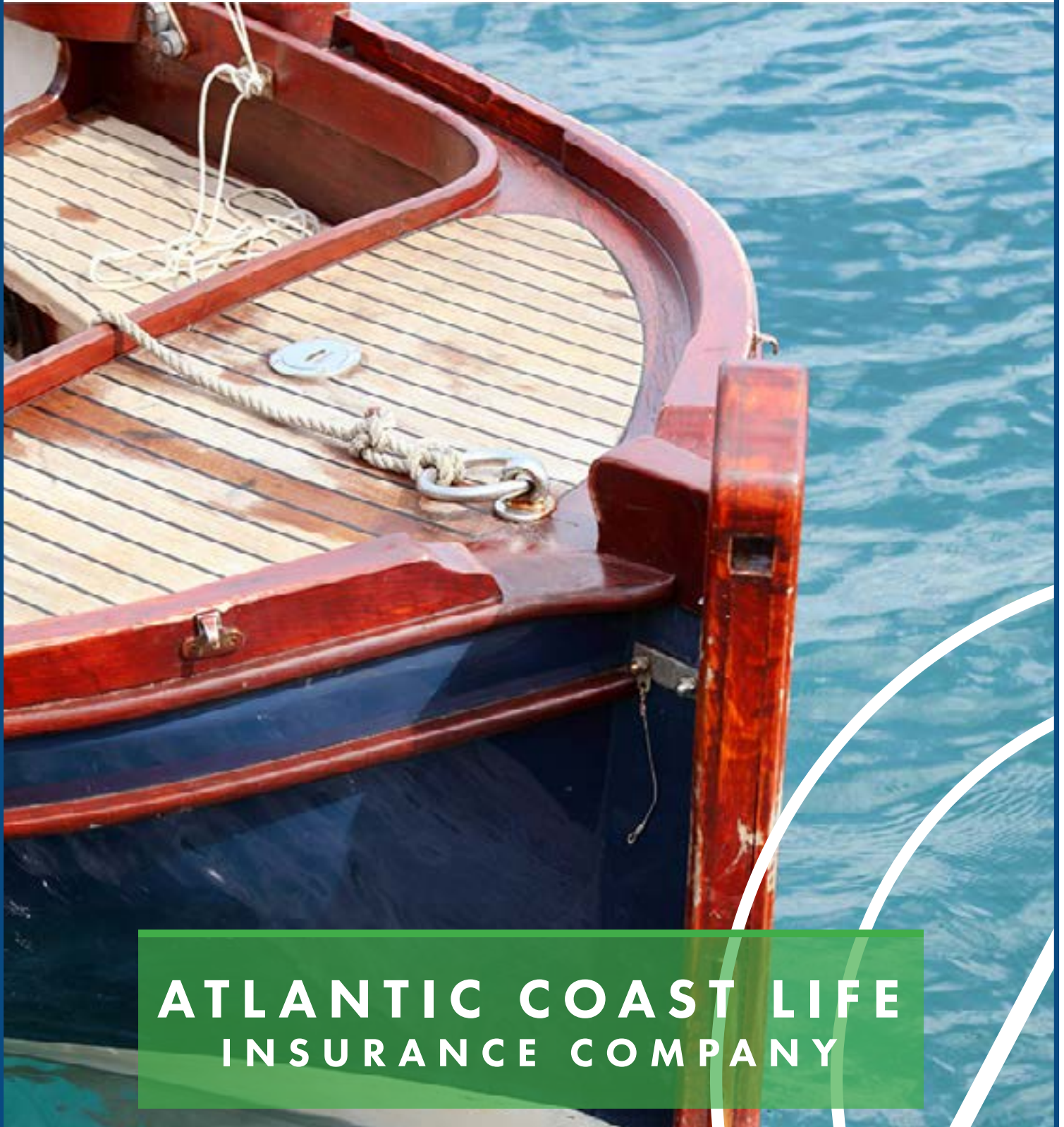




# SAFE ANCHOR MARKET GUARANTEE

5 YEAR FIXED RATE WITH INDEXING OPTION  
FLORIDA BROCHURE



ATLANTIC COAST LIFE  
INSURANCE COMPANY

As the length of retirement increases, so does the need for a retirement solution that gives you **power, options and benefits.**

When planning for your future there are a few factors that should be considered before investing:

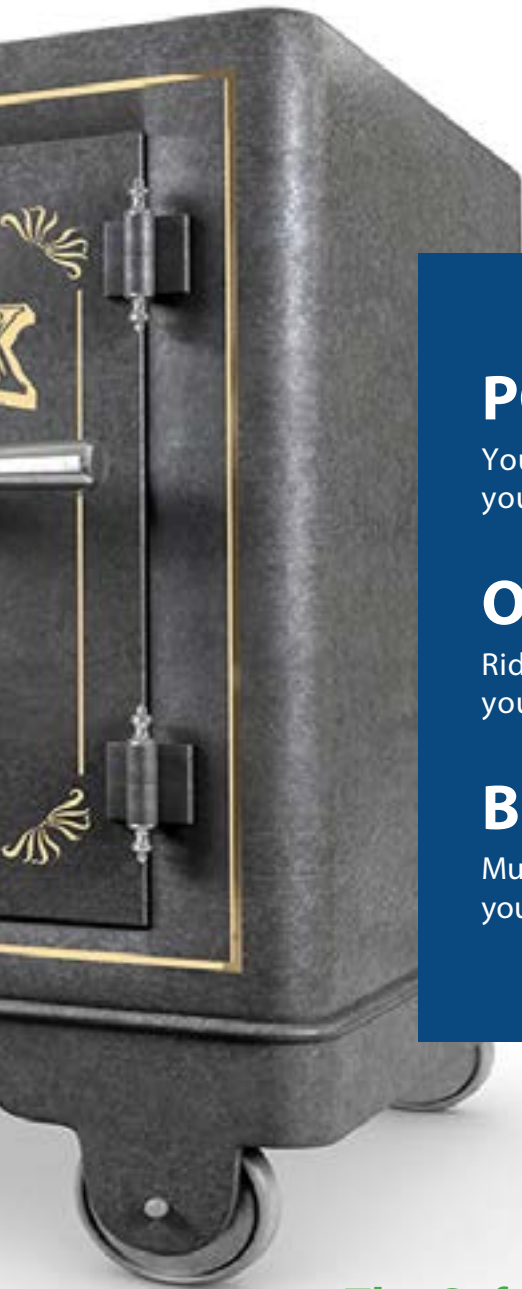
**Living Expenses**

**Health Care Cost**

**Emergency Funds**

**Retirement Timeline**





## **POWER**

You decide how your savings grow through your indexing choices

## **OPTIONS**

Riders are available to help you customize your plan

## **BENEFITS**

Multiple settlement options to choose your return

**The Safe Anchor Market Guarantee annuity offers choices that will help prepare you for your future.**

# Indexing Power

## KEY FEATURES

### FIXED INTEREST RATE

- Initial rate is guaranteed for 5 years\*  
\*Guaranteed minimum interest at 1%
- Interest is compounded daily
- Comfort in knowing how much interest you will earn each year

### ANNUAL POINT TO POINT

- Interest rate based upon the change in the S&P 500® over the policy year
- A drop in the market at any time in between the beginning and ending periods does not affect earnings
- Closest you can get to the market without exposure to market losses

### MONTHLY AVERAGING

- Interest Rate based upon average of the 12 monthly closing values in S&P 500® over the policy year
- The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases

### MONTHLY SUM

- Interest Rate based upon monthly changes in the S&P 500®
- There is a monthly cap for this account
- Opportunity to earn the highest interest with this option

There is the possibility that the annual point-to-point, monthly average or monthly sum strategies could credit less than 3% in any given year, but they also can provide significantly more.

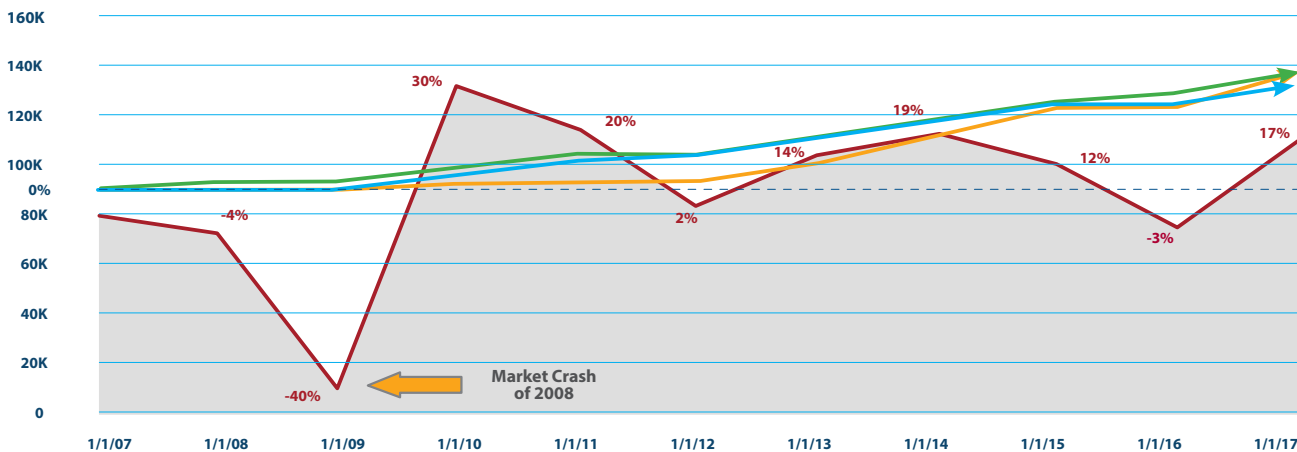


The below chart shows the power of indexing. It assumes that 100% of your funds are allocated to the fixed account for four years. Year five, 100% is allocated to the monthly sum. A range of interest credits and annual effective yields are shown. For purposes of this hypothetical example, the fixed interest rate is assumed to be 3%.

	Fixed Only	0% Credit Year 5	5% Credit Year 5	10% Credit Year 5	15% Credit Year 5
Year 1	3.00%	3.00%	3.00%	3.00%	3.00%
Year 2	3.00%	3.00%	3.00%	3.00%	3.00%
Year 3	3.00%	3.00%	3.00%	3.00%	3.00%
Year 4	3.00%	3.00%	3.00%	3.00%	3.00%
Year 5	3.00%	0.00%	5.00%	10.00%	15.00%
Annual Effective Yield	3.00%	2.40%	3.40%	4.36%	5.30%

## PARTICIPATE IN MARKET GAINS NOT MARKET LOSSES

- Point to Point
- Monthly Average
- Monthly Sum
- S&P 500



# Optional Riders



## **Preferred 10% Free Withdrawal**

Waives the Surrender Charges and Market Value Adjustment (MVA) for the first withdrawal per year after the first contract year. Annuitant may withdraw up to 10% of the account value or the required minimum distribution, whichever is greater. Surrender charges and MVA may apply if the withdrawal exceeds the 10% or the RMD, whichever is greater, or if there are multiple withdrawals during the contract year.



## **Required Minimum Distribution**

Waives the Surrender Charge and Market Value Adjustment (MVA) on any Required Minimum Distribution (RMD) from tax qualified plans.



## **Accumulated Interest Withdrawal**

Waives the surrender charge and Market Value Adjustment (MVA) associated with accumulated interest withdrawals.

## More choices, More control

If you surrender your policy or request a withdrawal, surrender charges, as shown below, will apply unless you add one of the riders. Please discuss the surrender charges with your agent.

SURRENDER / WITHDRAWAL CHARGE PERCENTAGE: Issue Age Under 60					
Contract Year	1	2	3	4	5
Surrender / Withdrawal %	10%	9%	8%	7%	5%

During renewal Guaranteed Periods, surrender charges reset.

ATTAINED AGE SURRENDER/WITHDRAWAL CHARGE PERCENTAGE						
Attained Age	64	65	66	67	68	69+
Surrender / Withdrawal %	5%	4%	3%	2%	1%	0%

SURRENDER / WITHDRAWAL CHARGE PERCENTAGE: Issue Ages 60+										
Contract Year	1	2	3	4	5	6	7	8	9	10+
Surrender / Withdrawal %	10%	9%	8%	7%	5%	4%	3%	2%	1%	0%

# Benefit Features

## SETTLEMENT OPTIONS

**Option 1** – Life Income Only: monthly payments for the Annuitant's remaining lifetime

**Option 2** – Life Income with Guaranteed Period Certain: monthly payments for the longer of the Annuitant's remaining lifetime or the period certain

**Option 3** – Period Certain Only: monthly payments for a period certain not less than 5 years

## END OF GUARANTEE PERIOD

30 days prior to the end of the Guarantee Period, the following options are available to take effect on the Next Contract Anniversary:

- Surrender the contract without MVA or Surrender Charges
- Continue the contract for another Guarantee Period;
- Apply the Contract Value to a Settlement Option;
- Take a Partial Withdrawal, with no MVA or Surrender Charges, and apply the remaining value to another Guarantee Period;

## DEATH OF OWNER

The amount payable to the beneficiary if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the Accumulation Value.

- Beneficiary can take the Death Benefit as one of the following options:
  - Lump Sum
  - Distributed within five years
  - Installment payments using a Settlement Option
- If the beneficiary is a non-natural person, a lump sum will be paid.
- If the sole primary beneficiary is the surviving spouse of the Owner, the spouse may continue the Policy and become the new Owner



**We want you to enjoy your retirement. With the Safe Anchor Market Guarantee annuity, we make it easy.**



## ENHANCED DEATH BENEFIT OPTION

The Safe Anchor Market Guarantee annuity offers an additional death benefit option to the beneficiary with the Enhanced Death Benefit Option. The Enhanced Death Benefit allows the beneficiary to receive the Benefit Base, interest credited at 150% of Net Interest Rate, payable in equal periodic payments over 5 years. The Benefit Base cannot be withdrawn and any withdrawals from the Accumulation Value will reduce the Benefit Base.

<b>EXAMPLE</b>	
Initial Premium: \$100,000	Initial Benefit Multiplier: 150%
Net Interest Rate: 3.00%	Rollup Rate: 4.50% ( $0.03 \times 1.50 = 0.045$ )

End of Contract Year	Net Interest Rate	Accumulation Value	Rollup Rate	Benefit Base	5 Year Death Payout
1	3.00%	\$103,000	4.50%	\$104,500	\$20,900
2	2.00%	\$105,060	3.00%	\$107,635	\$21,527
3	3.50%	\$108,737	5.25%	\$113,286	\$22,657
4	5.00%	\$114,174	7.50%	\$121,782	\$24,356
5	4.00%	\$118,741	6.00%	\$129,089	\$25,818

# ATLANTIC COAST LIFE INSURANCE COMPANY



## ***“Solid Opportunities. Beacon of Integrity.”***

After over 90 years, you can be sure we have the experience to provide the right products that offer the most value and potential for you. We have also earned a reputation of integrity that speaks volumes about our commitment to our customers and the people who join our team. Founded in 1925, Atlantic Coast Life Insurance Company continues to be fiercely independent, and with a refreshing corporate identity that leads by example.

## ***Superlative Service***

Originating in the southeast, we continue to grow nationally while providing security, assurance and peace of mind. We listen to our customers and work hard as a team to provide friendly, professional and proven solutions to all of our clients.

## ***Products and Growth***

Atlantic Coast Life Insurance Company is a premier provider of Life Insurance, Pre-Need and Fixed Annuity products for families. Our products and services are offered through a growing network of funeral homes and financial professionals.

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