

# SAFE ANCHOR MARKET GUARANTEE

5 YEAR FIXED RATE WITH INDEXING OPTION

STANDARD BROCHURE (All States Except Florida)



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

ACLANBRANCHOR-OT 020719



**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:**

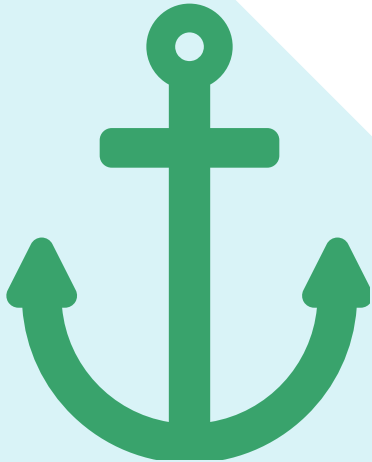
**Living Expenses**

**Emergency Funds**

**Health Care Cost**

**Retirement Timeline**

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



## 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





# 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

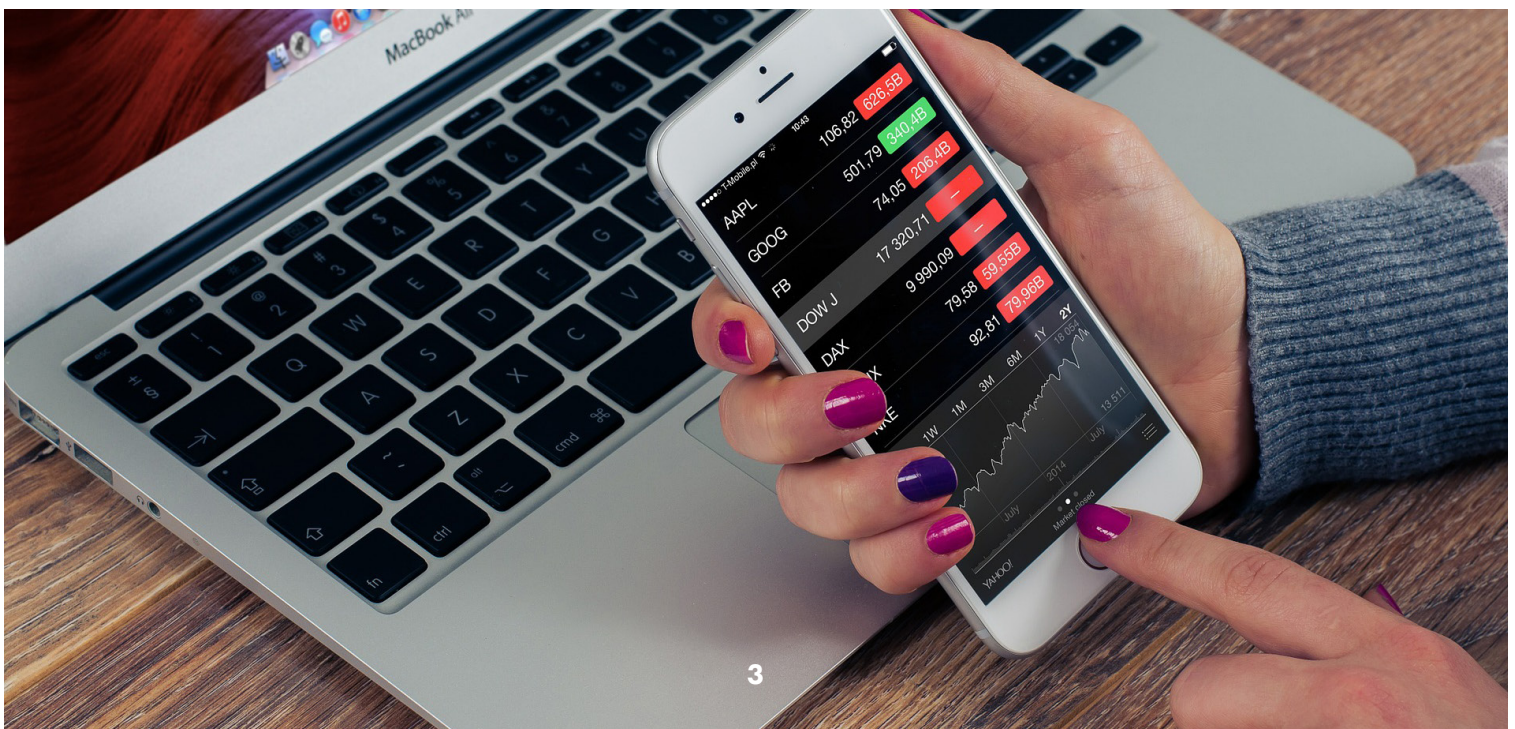
### MONTHLY SUM

- 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

### MONTHLY AVERAGING

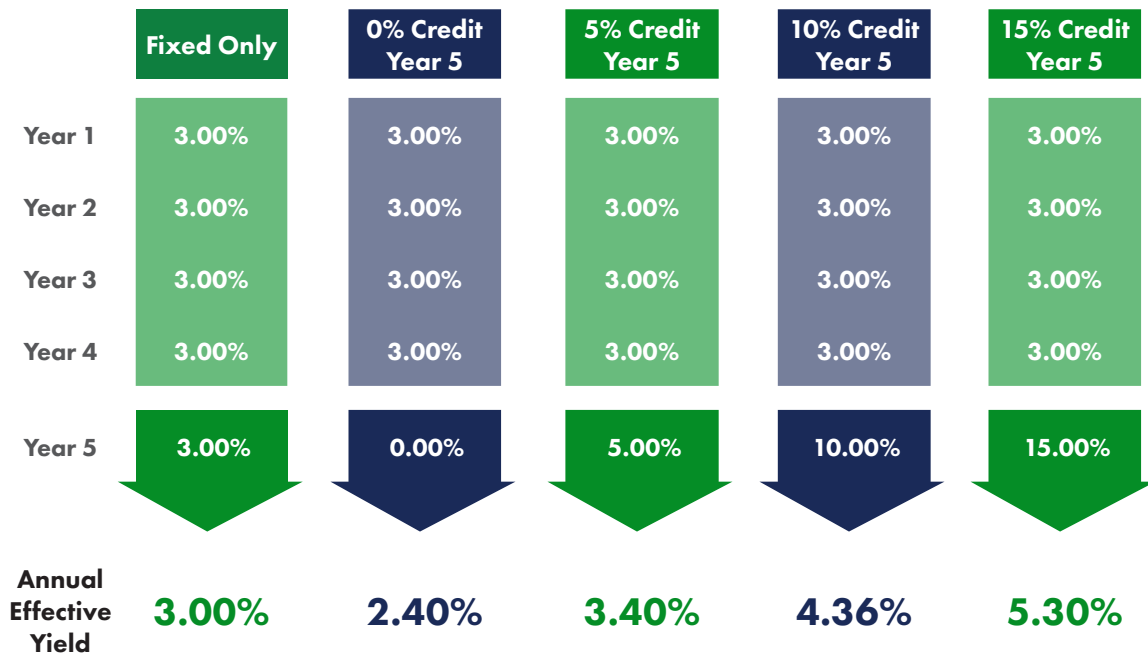
- Interest Rate based upon average of the 12 monthly closing values in S&P 500® over the policy year
- The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases

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.



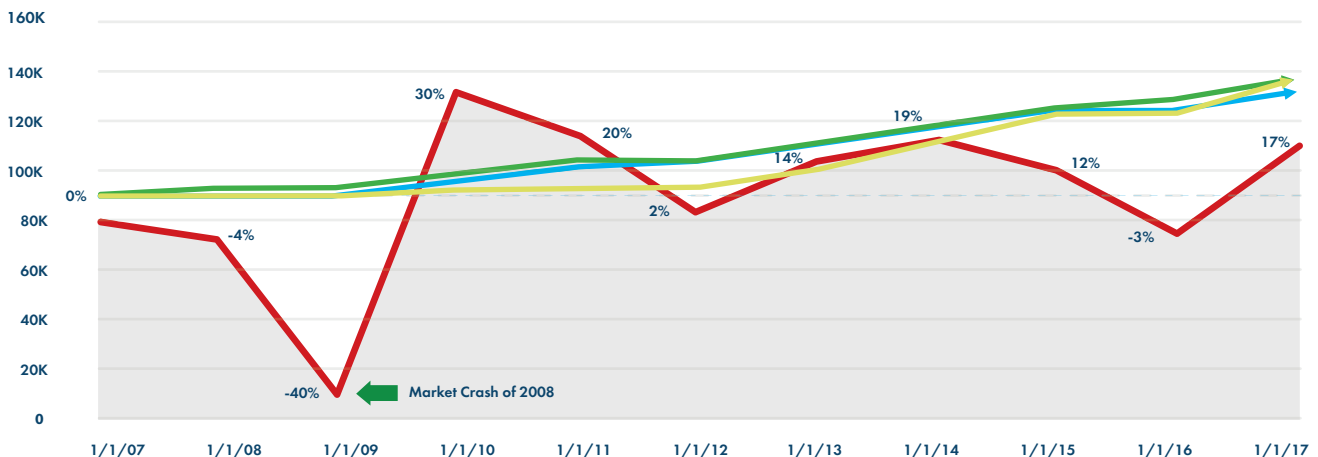
# Indexing Power

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%.



**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.

## DEATH BENEFIT FEATURE

Waives the Surrender Charge associated with a lump-sum payment in the case of the death of an owner.

## 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.

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

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	90-93	94	95	96	97	98+
Surrender / Withdrawal %	5%	4%	3%	2%	1%	0%

During renewal Guaranteed Periods, surrender charges reset.



# Benefit Features

Choices seem to surround us in every aspect of our lives. With so many options available to us, it can be difficult to know if the decisions we are making are the right ones for ourselves, our families, and our future. Keeping this in mind, we have created the Safe Anchor Market Guarantee annuity.

Designed to give you some of the best benefits and options while investing for retirement, this product gives you an easy and secure option you can be confident is the best one for you and your loved ones.

The Safe Anchor Market Guarantee annuity simplifies this process by offering you some of the best benefits and options when investing for your retirement. We want you to enjoy your retirement. With the Safe Anchor Market Guarantee annuity, we make it easy.



# 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 Cash Surrender 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



# Benefit Features

## 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.

EXAMPLE	
Initial Premium: \$100,000	Initial Benefit Multiplier: 150%
Net Interest Rate: 3.00%	Rollup Rate: 4.50% (0.03 x 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

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# 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, Medicare Supplement, 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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**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

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B++ Good  
A.M. Best “B++” (Good)  
with Stable Outlook