



ATLANTIC COAST LIFE INSURANCE COMPANY

RETIREMENT PLUS MULTIPLIERSM ANNUITY RATE SHEET EFFECTIVE 03/01/20

	Index Crediting Strategy	No Rider	Growth Rider	Income Multiplier
Goldman Sachs Motif Aging of America Dynamic Balance Index	1-year with point-to-point participation rate	75%	125%	75%
	3-year with point-to-point participation rate	140%	200%	140%
S&P 500	1-year with point-to-point participation rate	40%	55%	40%
	1-year with point-to-point cap rate	5.0%	7.5%	5.0%

Rider Fees

	5 YEAR	7 YEAR	10 YEAR
Surrender Periods			
Growth Rider	1.25%	1.25%	1.25%
Income Multiplier	0.95%	0.95%	0.95%

Fixed Rate

1st Year Rate	2.0%
Current Rate Guarantee	1 Year

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*Interest rates 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.*

DISCLOSURES

RETIREMENT PLUS MULTIPLIERSM ANNUITY

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