



RETIREMENT PLUS MULTIPLIER® ANNUITY

A FIXED INDEXED ANNUITY BY
ATLANTIC COAST LIFE INSURANCE COMPANY

ATLANTIC COAST LIFE INSURANCE COMPANY Retirement Plus Multiplier® Annuity Rate Sheet

Effective 1/1/24

	Index Crediting Strategy	No Rider	Growth Rider	Income Multiplier
Goldman Sachs Aging of America Dynamic Balance Index	1-year with point-to-point participation rate	150%	200%	150%
	2-year with point-to-point participation rate	200%	275%	200%
	3-year with point-to-point participation rate	250%	350%	250%
S&P 500®	1-year with point-to-point participation rate	50%	60%	50%
	1-year with point-to-point cap rate	11.50%	14.50%	11.50%
	2-year with point-to-point participation rate	60%	75%	60%

Rider Fees

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

Fixed Rate

Fixed Rate	5.00%
Crediting Period	1 Year

Guarantees

3.00% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for policies issued in 2024.

Interest rates as of 1/1/24 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions.

Refer to annuity Contract for all terms and conditions.

All Guarantees are based on the claims-paying ability of Atlantic Coast Life Insurance Company.



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Disclosures

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