ACCUMULATION PROTECTOR PLUS℠

A FIXED INDEXED ANNUITY

AGENT QUICK SHEET
Standard

FIXED INDEXED ANNUITY

The **Accumulation Protector Plus℠ Annuity** is a 10 year fixed indexed single premium, deferred annuity with a premium bonus. This annuity offers ten different index crediting strategies in addition to a fixed account (ICC19-ACLACCFIAPOL, ICC19-ACLACCFIATEN, ICC19-ACLACCFIASPPTPEN, ICC19-ACLACCFIACSPTPEN). An optional rider is available (the Rate Enhancement Rider) to be selected (ICC19-ACLACCFIABU).

Issue Ages	0-85
Maturity Age	100
Minimum Single Premium *(Non-Qualified/Qualified)*	$5,000
Maximum Single Premium	$1 mil[1]

Interest Crediting

- Index crediting strategies will be based upon the performance of the S&P 500®, the Momentum Index, or the Diversified Macro 5 Index.
- Cap, Interest and Participation Rates may be subject to change on each Contract Anniversary at the beginning of each crediting period.
- The Participation Rates for the Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date.[2] The Participation Rates for the Diversified Macro 5 Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date.[3] All other rates are guaranteed for the crediting period.[4]
- The interest credited will never be less than 0%.

Available Strategies[5]

- Fixed Rate Account
- S&P 500® 1 Year Point-to-Point with Cap Rate
- S&P 500® 1 Year Point-to-Point with Participation Rate
- S&P 500® 2 Year Point-to-Point with Participation Rate
- Momentum Index 1 Year Point-to-Point with Participation Rate
- Momentum Index 2 Year Point-to-Point with Participation Rate
- Momentum Index 3 Year Point-to-Point with Participation Rate
- Momentum Index 1 Year with Trigger Rate
- Diversified Macro 5 Index 1 Year Point-to-Point with Participation Rate
- Diversified Macro 5 Index 2 Year Point-to-Point with Participation Rate
- Diversified Macro 5 Index 3 Year Point-to-Point with Participation Rate

Withdrawal Provisions

- RMDs are available Penalty Free after the first Contract Year
- Up to 5% of the Account Value is available Penalty Free after the first Contract Year
- A maximum of 2 withdrawals are allowed each Contract Year
- Minimum withdrawal amount of $250; Minimum Account Value after withdrawal is $2,500

Allocations

Account value within a crediting strategy may only be reallocated at the end of the crediting segment length, and at that time, may be allocated to a different one, two or three year strategy to begin a new crediting segment length. For example, account value allocated to a 1-year strategy is eligible to reallocate that value at the first contract anniversary, and may begin a 2-year crediting segment length at that time.

Rate Enhancement Rider

The Rate Enhancement Rider is an optional rider available to be added to the contract at the time of application.

This rider provides higher Caps, Interest Rates, and Participation Rates to the applicable Fixed Account and Index Accounts than those Caps, Interest Rates, and Participation Rates of the annuity without the rider.

After the first Contract Year, this rider provides a 5% increase to the Penalty Free withdrawal amount for a total of 10% of the Account Value.

Pricing Guarantee

The **Accumulation Protector Plus℠ Annuity** offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.

With the Pricing Guarantee, the Account Value is recalculated at the end of 10 years to equal the greater of:

(1) The current Account Value, or
(2) The Initial Purchase Premium less any Withdrawals including applicable Surrender/ Withdrawal Charges, nonvested Premium Bonus, and MVA, multiplied by 110%

Annual Charge

A 0.95% charge is applied to the Account Value.

1 Over $1 million will require home office approval.
2 The Participation Rates for the Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the Momentum Index.
3 The Participation Rates for the Diversified Macro 5 Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Atlantic Coast Life Insurance Company continues to have access to the Diversified Macro 5 Index.
4 Refer to Annuity Rate Sheet for current Interest Rates, Cap Rates, and Participation Rates.
5 Refer to Client Brochure for more details.

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Annuities and optional contract riders are not available in all states.

Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), loss of nonvested Premium Bonus, and Minimum Guaranteed Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges[6] are calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

MVA is applicable during the surrender period and is based on Moody's Seasoned Aaa Corporate Bond Yield.

Premium Bonus

A one-time Premium Bonus of 5% is immediately credited to the account, increasing the Account Value and giving the Owner the opportunity to earn additional interest. The funds can be accessed subject to the vesting schedule.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Terminal Illness and Nursing Home Waiver

If the Owner is diagnosed with a terminal illness or needs to move into a nursing home, they can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable nonvested Premium Bonus under certain conditions.

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the greater of the Vested Account Value or the Minimum Guaranteed Surrender Value.

Settlement Options

After the fifth Contract Year, the Vested Value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

Option 1: Life Income Only

Option 2: Life Income with Guaranteed Period Certain

Option 3: Period Certain Only

6 Surrender charges and MVA DO NOT apply to Death Benefits, Settlement Options, or Penalty Free Withdrawals.

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at https://acl.admin-portal.org.

The Accumulation Protector Plus℠ Annuity includes volatility-controlled indexes, the Momentum Index and Diversified Macro 5 Index. A volatility-controlled index (also referred to as a risk control index) seeks to manage the fluctuations of the value of an index. An index is generally comprised of equities, commodities, or other securities (risk components) and the index's value increases and decreases with the price of these risk components. This increase and decrease in price of the risk components and value of the index over a short period is volatility.

A volatility-controlled index consists of risk components and fixed income or cash (the risk-free component). If the volatility of the risk component exceeds a specified target, a volatility control index is rebalanced to reduce its allocation of the risk components and raise its allocation of the risk-free component. This may occur when the price of the risk components increases rapidly. Once the volatility is below a specified target, a volatility control index is rebalanced to raise its allocation of the risk components and reduce its allocation of the risk-free component. The rebalancing is based on the volatility-controlled index's rules. These rules may require a volatility-controlled index to be allocated entirely to the risk-free component, even when the risk components prices are rising. In a rising interest rate environment, the risk-free component may decrease in value. The volatility-controlled index's rules are explained in the description of the volatility-controlled index and these rules may be amended from time to time.

The volatility control feature reduces the impact of a rise and of a fall in price of the risk components. This means that the positive change in the volatility-controlled index would be less than if no volatility-control existed and less index interest would be credited. The volatility control also reduces the hedging costs of Atlantic Coast Life Insurance Company. Lower hedging costs may allow Atlantic Coast Life Insurance Company to provide greater guarantees, cap rates, participation rates or other index crediting rate factors.

Certain volatility-controlled indexes may also include fees in the computation of the indexes' value. These may include a maintenance fee based on the value of the index, and fixed transaction and replication costs. These fees reduce the value of the volatility-controlled indexes. These fees may also reduce the index licensing fee or the hedging costs that Atlantic Coast Life Insurance Company pay. These fees are set forth in the description of the volatility-controlled index.

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While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

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For more information about the Momentum Index, visit https://www.solactive.com/indices/?index=DE000SL0LRB3.

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