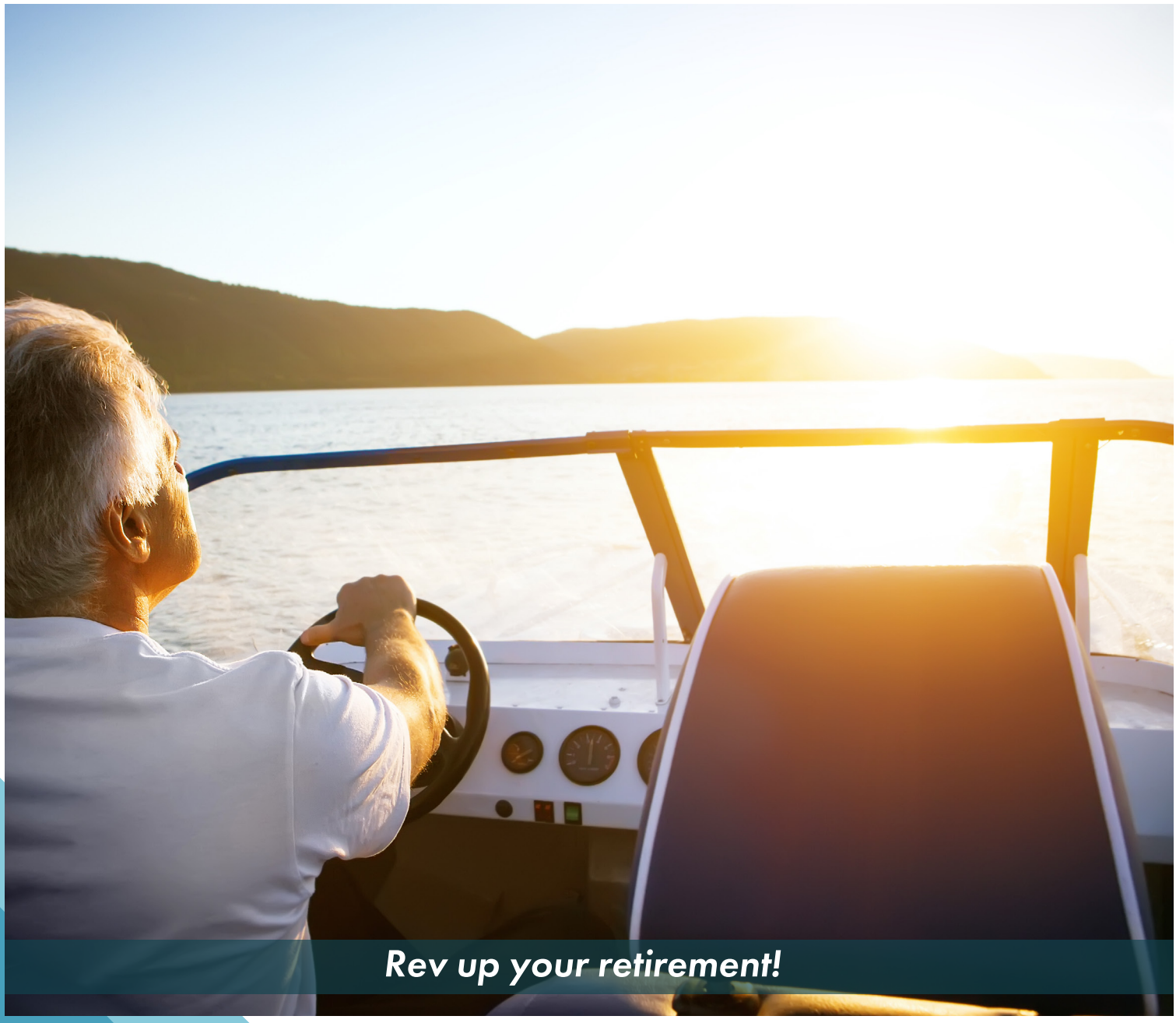
RETIREMENT PLUS MULTIPLIER® ANNUITY

CLIENT INFORMATION BROCHURE



ATLANTIC COAST LIFE
INSURANCE COMPANY

Valid in all states except Florida



You have paved the way

Baby boomers redefined life in America in so many ways. Blazing the trail in everything from technology and consumer goods to cultural elements like music and social norms; this is a generation of innovators with a true zest for making the most of life. Because of their contributions, our world is more exciting, full of choices and more accessible than ever before.

Now it is time to enjoy the ride

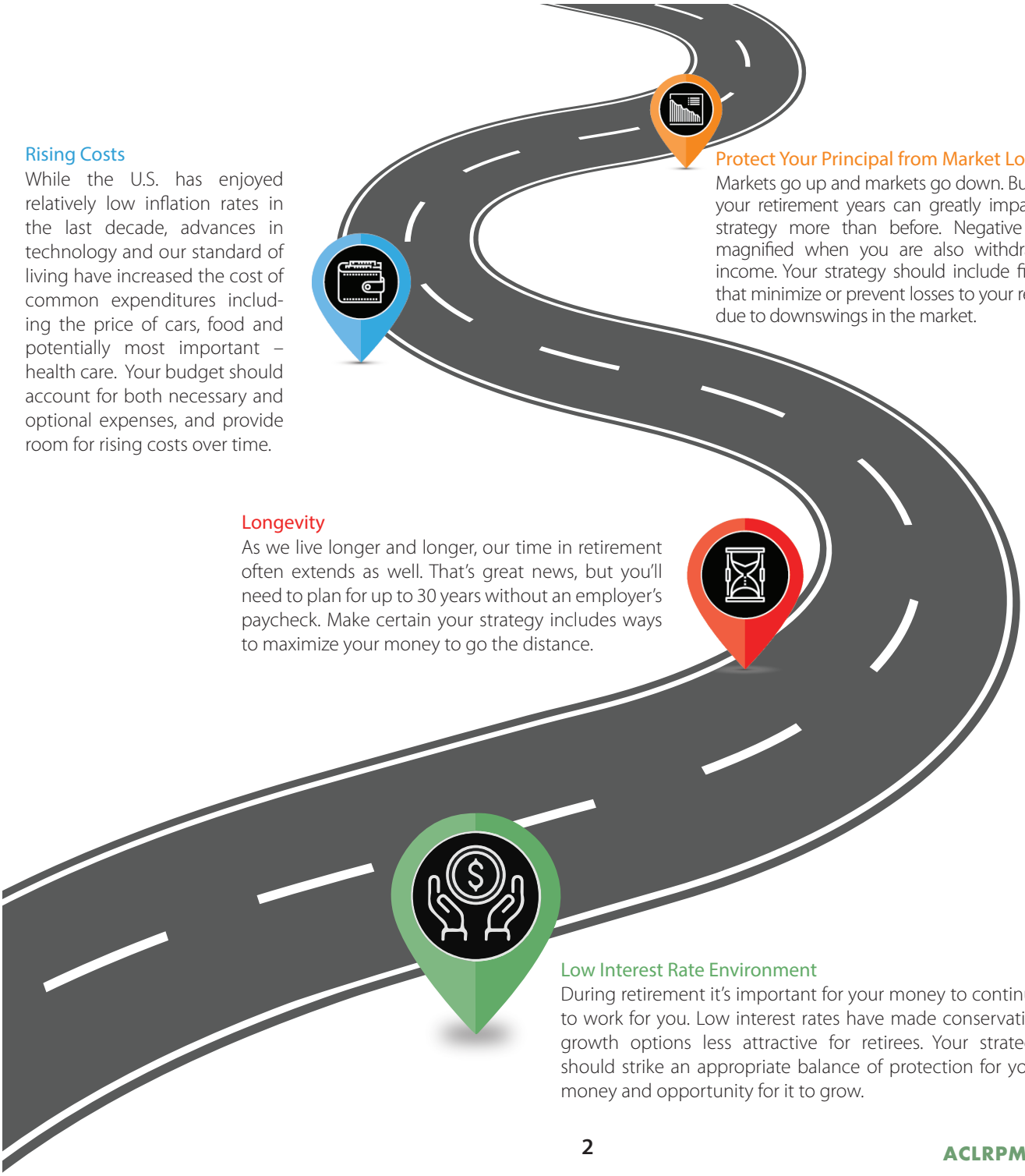
As the great wave of baby boomers enters a new phase of life, the meaning of retirement has also undergone a radical transformation. Leaving the workaday world is not slowing people down - quite the opposite! Retirees are embarking on new adventures and are serving as a catalyst for changes in health care, senior living, and a host of services geared toward older adults.

The Retirement Plus Multiplier® Annuity was created for a new generation of retirees.



Planning Your Retirement

As you think about all the ways you want to enjoy retirement, it's important to create a financial strategy that will allow you to make the most of your money and other sources of income. So you can enjoy the lifestyle you envision, your strategy must also address potential events that could negatively affect your finances. Below are key considerations for your financial future.



Rising Costs

While the U.S. has enjoyed relatively low inflation rates in the last decade, advances in technology and our standard of living have increased the cost of common expenditures including the price of cars, food and potentially most important – health care. Your budget should account for both necessary and optional expenses, and provide room for rising costs over time.

Protect Your Principal from Market Losses

Markets go up and markets go down. But volatility during your retirement years can greatly impact your financial strategy more than before. Negative performance is magnified when you are also withdrawing funds for income. Your strategy should include financial products that minimize or prevent losses to your retirement money due to downswings in the market.

Longevity

As we live longer and longer, our time in retirement often extends as well. That's great news, but you'll need to plan for up to 30 years without an employer's paycheck. Make certain your strategy includes ways to maximize your money to go the distance.

Low Interest Rate Environment

During retirement it's important for your money to continue to work for you. Low interest rates have made conservative growth options less attractive for retirees. Your strategy should strike an appropriate balance of protection for your money and opportunity for it to grow.

Retirement Plus Multiplier® Annuity

The Retirement Plus Multiplier® Annuity is a fixed indexed annuity designed to help you prepare for your financial future. (ICC18-ACLSFIANPOL-ICC, ACLSFIANPOL XX, ICC19-ACLSFIANMYPREN, ACLSFIANMYPREN-OT).

- Participate in potential market index growth
- Protect accumulation value from market loss
- Provide retirement income for your lifetime
- Choose from a variety of options to best fit your financial needs

Capture the Market's Upside

At this stage, preserving your money is just as important as getting a meaningful return. The Retirement Plus Multiplier® Annuity provides greater earnings potential than fixed rate options. Your annuity's growth is tax-deferred, which means you do not pay taxes on the interest earned until you make a withdrawal.

You may elect to allocate your funds among several index crediting strategies and a fixed rate option. Index crediting strategies will grow along with the market, and credits are applied to your contract's accumulation value subject to either a percentage cap or a participation rate.

Even when market performance drops, your money is protected. The guaranteed interest rate is 0%, so if the market stays flat or goes down, your credited gains are protected from loss.



Boost Your Annuity's Potential

You may select one of the two optional riders to enhance your annuity and customize the benefits to best meet your financial goals.

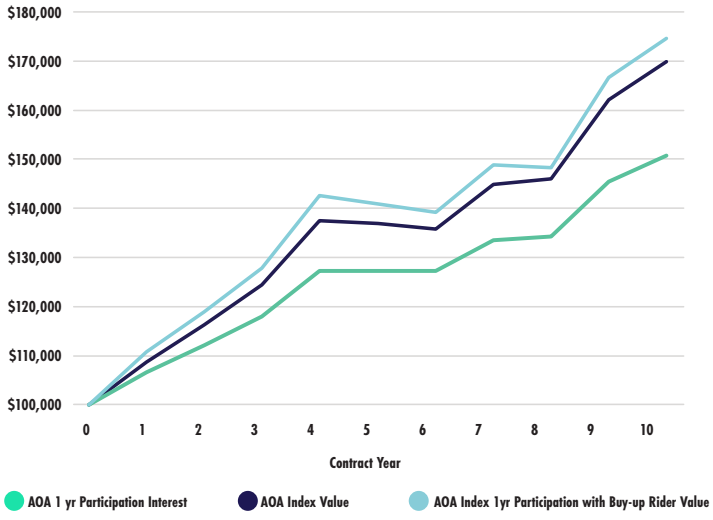
Growth Benefit

Accumulation Buy Up Rider

(ICC19-ACLSFIANBU 0219, ACLSFIANBU18-XX 01/2019).

If accumulation is your main priority, this rider increases the growth potential of your annuity's index accounts. When you purchase this rider, the participation and cap rates are increased so your annuity benefits from more of the market's positive performance.

- Potential for better growth with higher index account caps and participation rates
- 0% floor protects accumulation value from market loss
- Greater of the account value or 100% of initial premium less withdrawals, guaranteed after the first 10 years



*This scenario is based on a $100,000 initial purchase premium and the selection of the Growth Benefit Accumulation Buy-Up Rider with 100% of the premium allocated to the Aging of America Index 1yr Participation Rate strategy. This example reflects Aging of America Index values from 1/1/2011 – 1/1/2021, 75% participation rate on the Aging of America Index 1yr Participation Rate strategy, and a 125% participation rate on the Aging of America Index 1yr Participation Rate strategy with the Buy-up Rider. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

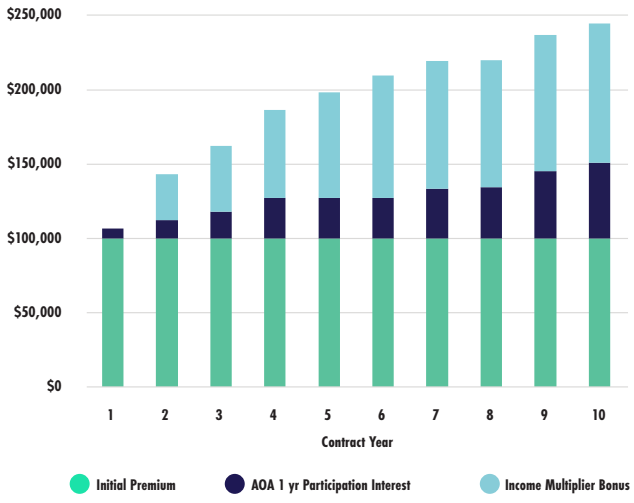
Income Multiplier

Guaranteed Lifetime Withdrawal Benefit Rider

(ICC18-ACLSFIANGLWB18, ACLSFIANGLWB18 XX).

Maximize the potential income from your annuity with this rider. This optional benefit will enhance your potential income, which you'll never outlive, even after all your accumulation value has been withdrawn.

- Generate a stream of income for life
- Option to elect income for you or for you and your spouse.
- Income enhancing bonus of up to 100% of your initial investment



*This scenario is based on a $100,000 initial purchase premium, the selection of the Income Multiplier Guaranteed Lifetime Withdrawal Benefit Rider, 100% of the premium allocated to the Aging of America Index1yr Participation Rate strategy, and an issue age of 70. This example reflects the Aging of America Index values from 1/1/2011 – 1/1/2021 and a 75% participation rate on the Aging of America Index 1yr Participation Rate strategy with the Guaranteed Lifetime Withdrawal Benefit Rider. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

Index Accounts

Several index account options are available, which are linked to different market indices. You have control over how your money is allocated among the index accounts and the fixed account. You can reallocate at the end of each crediting period. At that time, you may allocate to any available strategy for a new crediting period of 1, 2, or 3-years.

Aging of America Index

The Aging of America Index dynamically allocates to equities, represented by the Solactive Aging of America TR Index, U.S. fixed income, represented by the Solactive Future Series 5-Day Roll 10y Treasury Note Fed Funds Total Return USD Index. The Solactive Aging of America TR Index aims to provide targeted exposure to companies in the healthcare and real estate sectors that may benefit from the long-term demographic shift towards an older population in the United States. Exposure to the Solactive Future Series 5-Day Roll 10y Treasury Note Fed Funds Total Return USD Index, a fixed income benchmark, is based on a 5-day observed momentum signal.

The Aging of America Index includes a volatility control feature with a 5% volatility target and is calculated on an excess return basis. It offers different crediting periods with associated participation rates:

- One-year point-to-point crediting period with participation rate
- Two-year point-to-point crediting period with participation rate
- Three-year point-to-point crediting period with participation rate

10,000

Americans turn 65 every day. By 2030, 20% of the U.S. population will be 65 or older[1]

5.8% per year

Projected growth in healthcare spending through 2024, 1.3% faster than GDP[2]

To learn more about this index, visit https://www.solactive.com/Indices/?index=DE000SL0L805

S&P 500® Index

Comprised of 500 major companies representing leading industries of the U.S. economy.

- One year crediting period with participation rate
- One year crediting period with cap
- Two year crediting period with participation rate

Calculating Index Interest

At the end of each crediting period, index accounts can earn interest based on the index's positive performance during that crediting period. Interest is subject to a participation rate or cap:

- Participation rate – percentage of the index's growth used to determine the interest
- Cap rate – maximum interest rate credited to the index account

Fixed Account

The fixed account provides a predictable, reliable growth option with no market risk. Funds allocated to the fixed account earn daily interest at a specified rate, which is guaranteed for one year.

1 National Survey of Area Agencies, Serving America's Older Adults, 2017.https://www.n4a.org/Files/2017%20AAA%20Survey%20Report/AAANationalSurvey_web.pdf

2 Centers for Medicare and Medicaid Services, "National Health Expenditure Projections 2015-2025" https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/Proj2015.pdf

Accessing Your Money



Withdrawals

The Retirement Plus Multiplier® Annuity offers several options to access your money without being subject to surrender charges or market value adjustments, including:

- During the first contract year, you can withdraw the interest that will be earned on funds allocated to the fixed account or a Required Minimum Distribution. Required Minimum Distributions are available penalty free in all years;
- After the first contract year, you can withdraw up to 10% annually of your accumulation value or Required Minimum Distribution, whichever is greater;
- If you are diagnosed with a terminal illness or confined to a nursing home after the first contract year, you can make a full surrender or partial withdrawal under certain conditions*;
- After the fifth contract year, you can apply the accumulation value of the contract to purchase a settlement option to provide income;
- You can take up to two withdrawals in a contract year as long as your accumulation value does not go below $2,500. Withdrawals must be at least $250.

Surrender Charge Schedules

The Retirement Plus Multiplier® Annuity offers a choice of 5-, 7- or 10-year surrender charge schedules. If you surrender your annuity or request withdrawals above the penalty free amount, surrender charges may apply. Please discuss the surrender charge schedule with your agent.

CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	11+
5 YEAR SCHEDULE	10%	9%	8%	7%	6%	0%	0%	0%	0%	0%	0%
7 YEAR SCHEDULE	10%	9%	8%	7%	6%	5%	4%	0%	0%	0%	0%
10 YEAR SCHEDULE	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

* See the disclaimer page for more information

Settlement Options

You may choose, after the fifth contract year or at death, when you start to receive annuity payments and the duration in which they are paid. The accumulation value and the settlement option you select will determine the payment amount.

Lifetime Income Only

Equal monthly payments for the annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death. No death benefit is payable with this option.

Period Certain Only

Equal monthly payments are guaranteed for a specified period, not less than 10 years and not more than 20 years. After the fifth contract year, you may request a period certain of not less than 5 years and not more than 20 years.

Lifetime Income with Guaranteed Period Certain

Equal monthly payments for the greater of the annuitant's remaining lifetime or a specified period of time. If the annuitant dies after payments have been made for the specified period, payments end with the payment due just before the annuitant's death.



Death Benefit

A death benefit is payable to the annuity's beneficiary if the owner, or the annuitant, if the owner is not a natural person, dies before the annuity payments begin. The amount payable is equal to the accumulation value or the minimum guaranteed surrender value determined as of the date of death, whichever is greater. If any of the accumulation value is allocated to an indexed account with a 3-year crediting period and the owner passes away during the crediting period, the accumulation value will receive interest credited to the date of death.

DISCLOSURES

Annuity Guarantees - Annuity guarantees rely on the financial strength and claims-paying ability of Atlantic Coast Life Insurance Company.

Annuity Differences - Some annuities offer lifetime income as a part of the base contract, and others may offer riders for a charge that provides that benefit. If lifetime income is elected through annuitization on the base contract, the elected rider will terminate, including any benefits provided by the rider.

Index Account Interest Rate Calculation - At the end of each crediting period, the index value (ending value) is compared to the index value at the beginning of each crediting period (beginning value). When the ending value is higher than the beginning value, interest is credited to the index account. When the ending value is lower than the beginning value, no interest will be credited.

Index Crediting Strategies - Value in the index strategies will grow if the applicable index increases. Your potential earnings are either capped at a maximum interest rate or limited by a certain percentage of the index gain, depending on the terms and conditions of your index strategy. Caps and participation rates are subject to change after the first crediting period.

Cap - If you select an index account utilizing a cap, the maximum index interest rate for the crediting period may not be more than the cap.

Participation Rate - If you select an index account utilizing a participation rate, the interest rate is equal to the percentage increase in the index value over the crediting period multiplied by the participation rate.

Penalty Free Withdrawal - Up to 10% of the Accumulation Value may be withdrawn without any Surrender Charges or Market Value Adjustment starting in year two. The Required Minimum Distribution may be withdrawn without any Surrender Charges or Market Value Adjustment starting in year one. Any distribution may impact future Guaranteed Lifetime Withdrawal Benefit payments.

Nursing Home Waiver - Must be confined to a nursing home for a period of at least 90 consecutive days. There is a waiting period of one year. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.

Terminal Illness Waiver - Terminal illness is defined as any medical condition which a physician certifies that the policy owner's expected life span is twelve months or less. Proof of the terminal illness is required by a certified licensed physician that is not the owner, annuitant, or a family member to the owner or annuitant. The owner cannot be terminally ill during the waiting period. There is a waiting period of one year.

Market Value Adjustments - The Market Value Adjustment (MVA) is specified in the contract. The MVA expires at the end of the Surrender Charge Period.

Surrender Value - The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), and Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges are calculated according to the following schedule:

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

Federal Income Tax Penalty - Any distribution taken prior to any owner's age 59 1/2 may be subject to an additional 10% federal income tax penalty.

Settlement Options - Lifetime Income Only and Lifetime Income with Guarantee Period Certain payments are calculated utilizing the Annuity 2012 IAR table and calculated at a 1% interest rate.

Income Multiplier Guaranteed Lifetime Withdrawal Benefit (GLWB) - The GLWB is based on the greater of the contract value or Initial Premium less withdrawals plus the GLWB Bonus multiplied by the GLWB Payout Factor.

GLWB Bonus - The GLWB Bonus is equal to the greater of the Accumulation Value or Initial Premium less withdrawals multiplied by the applicable GLWB Bonus Percentage.

DISCLOSURES

5 Year Surrender Charge Period GLWB Bonus Percentage

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Issue Ages Under 65	0%	5%	15%	25%	35%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%
Issue Ages 65-69	0%	20%	30%	40%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
Issue Ages 70-79	0%	23%	33%	43%	53%	63%	63%	63%	63%	63%	63%	63%	63%	63%	63%	63%
Issue Ages 80-85	0%	20%	30%	40%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%

*Based on the Younger Joint Life

7 Year Surrender Charge Period GLWB Bonus Percentage

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Issue Ages Under 65	0%	7%	17%	27%	37%	47%	52%	57%	62%	67%	72%	77%	82%	87%	92%	97%
Issue Ages 65-69	0%	22%	32%	42%	52%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Issue Ages 70-79	0%	25%	35%	45%	55%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
Issue Ages 80-85	0%	22%	32%	42%	52%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%

*Based on the Younger Joint Life

10 Year Surrender Charge Period GLWB Bonus Percentage

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Issue Ages Under 65	0%	10%	20%	30%	40%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%
Issue Ages 65-69	0%	25%	35%	45%	55%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
Issue Ages 70-79	0%	28%	38%	48%	58%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%
Issue Ages 80-85	0%	25%	35%	45%	55%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%

*Based on the Younger Joint Life

Guaranteed Lifetime Withdrawal Benefit Payout Factors

Attained Age	Single	Joint	Attained Age	Single	Joint	Attained Age	Single	Joint	Attained Age	Single	Joint
65	4.70%	4.20%	72	5.40%	4.90%	79	6.10%	5.60%	85	6.70%	6.20%
66	4.80%	4.30%	73	5.50%	5.00%	80	6.20%	5.70%	86	6.80%	6.30%
67	4.90%	4.40%	74	5.60%	5.10%	81	6.30%	5.80%	87	6.90%	6.40%
68	5.00%	4.50%	75	5.70%	5.20%	82	6.40%	5.90%	88	7.00%	6.50%
69	5.10%	4.60%	76	5.80%	5.30%	83	6.50%	6.00%	89	7.10%	6.60%
70	5.20%	4.70%	77	5.90%	5.40%	84	6.60%	6.10%	90+	7.20%	6.70%
71	5.30%	4.80%	78	6.00%	5.50%						

*Based on the Younger Joint Life

Excess Withdrawals - Any distribution in addition to the Guaranteed Lifetime Withdrawal Benefit after Guaranteed Lifetime Withdrawal Benefits begin will reduce future Guaranteed Lifetime Withdrawal Benefit amounts by the same percentage by which the Excess Withdrawal reduced the Accumulation Value.

Growth Benefit Accumulation Buy-Up Rider – Provides higher caps and participation rates.

Rider Fees - If you elect the Guaranteed Lifetime Withdrawal Benefit Rider, there is an annual fee on each contract anniversary of 0.95% multiplied by the Accumulation Value and reduced proportionately from each account. If you elect the Accumulation Buy-Up Rider, there is an annual fee on each contract anniversary of 1.25% multiplied by the value in each index account and subtracted from the corresponding index account.

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Retirement Plus Multiplier® Annuity includes a volatility-controlled index, the Aging of America 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's 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. Lower hedging costs may allow Atlantic Coast Life 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 pay. These fees are set forth in the description of the volatility-controlled index.

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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.

DEDICATION TO POLICYHOLDERS

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 Annuity, Life Insurance, and Preneed products for families. Our products and services are offered through a growing network of funeral homes and financial professionals.

ATLANTIC COAST LIFE
INSURANCE COMPANY

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