SAFE ANCHOR MARKET GUARANTEE

5 YEAR FIXED RATE WITH INDEXING OPTION

STANDARD BROCHURE (All States Except Florida)



ATLANTIC COAST LIFE INSURANCE COMPANY

ACLANBRANCHOR-OT 101426

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

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

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 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.

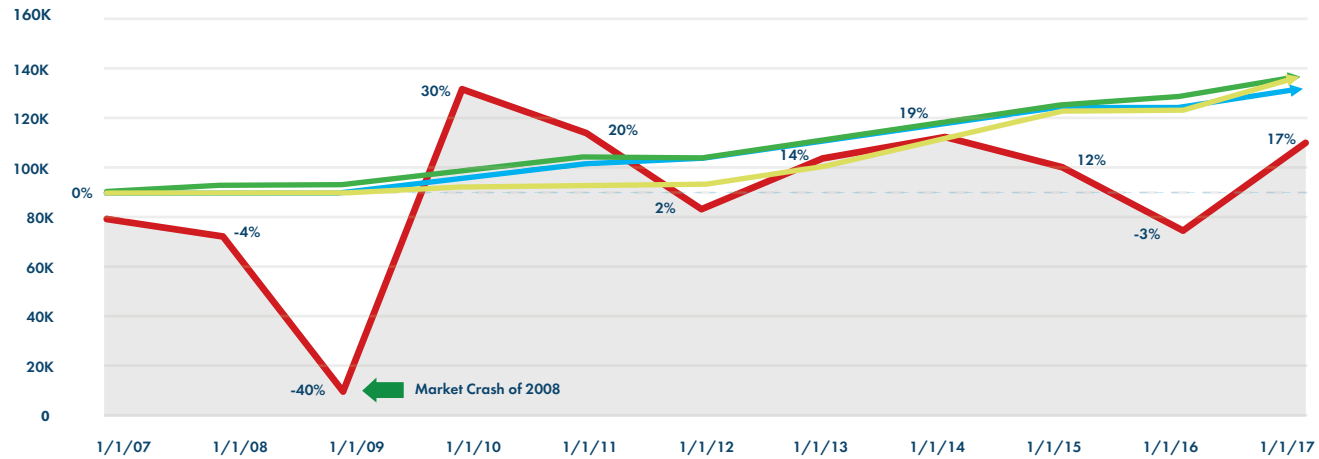


Indexing Power

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%.

	Fixed Only	0% Credit Year 5	5% Credit Year 5	10% Credit Year 5	15% Credit Year 5
Year 1	3.00%	3.00%	3.00%	3.00%	3.00%
Year 2	3.00%	3.00%	3.00%	3.00%	3.00%
Year 3	3.00%	3.00%	3.00%	3.00%	3.00%
Year 4	3.00%	3.00%	3.00%	3.00%	3.00%
Year 5	3.00%	0.00%	5.00%	10.00%	15.00%
Annual Effective Yield	3.00%	2.40%	3.40%	4.36%	5.30%

Participate in market gains, not market losses!



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.



More choices, More control

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

DISCLAIMERS

The S&P 500® is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Atlantic Coast Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); The trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Atlantic Coast Life Insurance Company. It is not possible to invest directly in an index. Safe Anchor MArket Guarantee is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Safe Anchor Market Guarantee or any member of the public regarding the advisability of investing in securities generally or in the Safe Anchor Market Guarantee particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices only relationship to Atlantic Coast Life Insurance Company with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Atlantic Coast Life Insurance Company or the Safe Anchor Market Guarantee. S&P Dow Jones Indices has no obligation to take the needs of Atlantic Coast Life Insurance Company or the owners of the Safe Anchor Market Guarantee into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of the Safe Anchor Market Guarantee or the timing of the issuance or sale of the Safe Anchor Market Guarantee or in the determination or calculation of the equation by which the Safe Anchor Market Guarantee is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Safe Anchor Market Guarantee. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

DISCLAIMERS

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATLANTIC COAST LIFE INSURANCE COMP, OWNERS OF THE SAFE ANCHOR MARKET GUARANTEE, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBLITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATLANTIC COAST LIFE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.



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.

This brochure provides a brief description of the provisions of the Annuity Contract with the series of form numbers including: ICC17-ACLIAN5, ACLIAN5-XX, ICC17-ACLIAN5INT, ACLIAN5INT-XX, ICC17-ACLIAN5DB, ACLIAN5DB-OT, ICC17-ACLIAN5RMD, ACLIAN5RMD-OT, ICC17-ACLIAN5PRF, ACLIAN5PRF-OT, ICC17-ACLIAN5MAEN, ACLIAN5MAEN-OT, ICC17-ACLIAN5MSEN, ACLIAN5MSEN-OT

ATLANTIC COAST LIFE
INSURANCE COMPANY

PO Box 64463 | St Paul, MN 55164-0463
1(844) 442-3847 | www.aclico.com

ATLANTIC COAST LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY