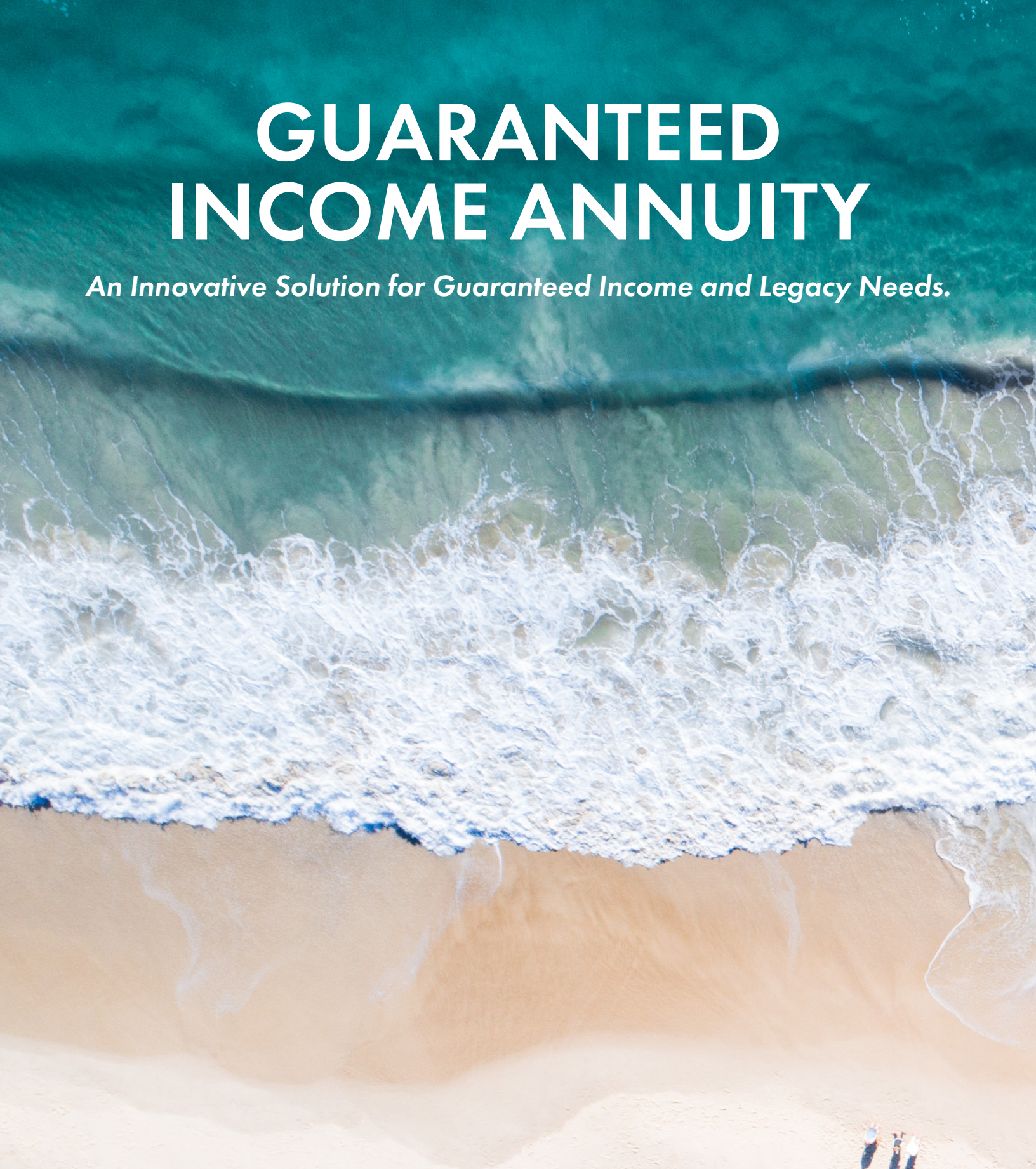
GUARANTEED INCOME ANNUITY

An Innovative Solution for Guaranteed Income and Legacy Needs.



CLIENT BROCHURE

Standard

ATLANTIC COAST LIFE
INSURANCE COMPANY

ACLGIABR-OT 101326

Give Yourself the Future You Envision.

The **Guaranteed Income Annuity** was designed to help retirees plan for a more secure financial future for themselves and their loved ones.

If you are interested in protecting your retirement assets from market risk while allowing them to grow, providing a legacy for your loved ones, or creating a stream of income that is guaranteed for your lifetime[1], then the Guaranteed Income Annuity may be a good option to help you achieve your retirement and financial goals.

The Guaranteed Income Annuity Was Designed With Distinctive Retirement Needs in Mind.

Nest Egg Growth and Protection Against Market Risk

With a volatile market, the fruits from years of hard work can suddenly shrink, leaving you with far fewer retirement assets than you planned, and less time for them to recover. And if those assets are needed to provide income, the negative impact of a market loss becomes even greater as the asset base is further reduced to provide the needed income. The Guaranteed Income Annuity protects against market risk and events such as these, by protecting your principal and providing options for income and a legacy for your beneficiaries.

Providing for Your Loved Ones

For many of us, our concerns don't start with ourselves, but with our family and loved ones to make sure that they have what they need, today, tomorrow and into the future. Providing for your beneficiaries after you are gone may require more money than what you have saved for retirement, and life insurance may not be the right option. The **Legacy Benefit Rider** was designed to help you ensure those you care about are taken care of.

Guaranteed Income for Life

Most Americans begin retirement in their mid to late 60s and need their retirement savings to last for the rest of their lives, which could be 20, 25, 30 years or more. If one of your main financial goals is to ensure you have income to cover expected expenses in retirement, then the **Guaranteed Lifetime Withdrawal Benefit Rider** is designed for you.

Flexibility to Decide Later

Although many of us are approaching or in retirement, we may not have our retirement or financial plans completely nailed down. We know that we need to protect our retirement assets for the future and minimize the risk from a potential market downturn, but we might not yet know exactly if, how or when we will use those assets. If this sounds familiar, then the **Accumulation Benefit Rider** was designed with you in mind. The Accumulation Benefit Rider provides a GLWB option, but also provides a legacy benefit should that need or desire arise instead of income.

[1] Subject to all terms and conditions of the contract.

An Innovative Solution for Guaranteed Lifetime Income and Legacy Benefits.

The Guaranteed Income Annuity is a Modified Single Premium Deferred Annuity that offers three distinct benefit riders, each designed to help you achieve your unique retirement goals.

Whether you are interested in securing a guaranteed stream of income for your lifetime, leaving behind a legacy for your beneficiaries, protecting your hard-earned retirement assets, or all of the above, the Guaranteed Income Annuity and its riders can help you achieve your retirement goals, so you can focus on what is most important to you in your retirement.

Choose the Rider that Best Aligns with your Retirement Goals

The Guaranteed Income Annuity provides the flexibility to choose one of these three rider options based on what fits your retirement and financial goals the best:

1 GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDER

2 LEGACY BENEFIT RIDER

3 ACCUMULATION BENEFIT RIDER



Guaranteed Lifetime Withdrawal Benefit Rider[2]

PREDICTABLE INCOME FOR YOUR LIFETIME

The **Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider** was designed to provide a guaranteed stream of income that you can never outlive. With its 11% bonus, 8.5% roll-up rate and guaranteed lifetime payments, the GLWB Rider may be a good choice if you are looking for consistent, guaranteed lifetime income.

HOW DOES THE GLWB RIDER WORK?

Income Account Value

The Income Account Value is used to calculate the annual income benefit, once elected. It is not an amount that may be withdrawn and is not payable on death.

Annual Compound Roll-up Rate

The Income Account Value earns an annual compound roll-up rate of 8.5% for the first 10 years. If the roll-up is renewed after 10 years, the minimum roll-up rate is guaranteed to be at least 2% at the time of renewal.

Payout Factors

The amount of income you can withdraw annually is equal to the Income Account Value multiplied by the Payout Factor corresponding to your age when income starts.

RIDER BENEFITS:

The Guaranteed Income Annuity's GLWB Rider provides a number of income benefits to policyholders:

- The GLWB income benefits may begin anytime once the owner has reached age 50.
- The Income Account Value is immediately credited a one-time 11% bonus for a higher starting point for growth.
- The Income Account Value compounds annually by an 8.5% roll-up rate, which is guaranteed for 10 years.
- You can never outlive the Guaranteed Lifetime Withdraw Benefit once income benefits begin.
- Once income benefits begin, you can still receive income even if the accumulation value of your policy is ZERO. Withdrawals in addition to your income payments may reduce or eliminate your Lifetime Annual Income.
- If at any point you become unable to perform at least two of the six basic activities of daily living, the **Home Healthcare Increase Benefit** feature of this rider will allow you to double the Guaranteed Lifetime Withdrawal Benefit you receive for up to five years, at no additional cost.

[2]This rider is available for a fee.
Please see the Guaranteed Income Annuity, Guaranteed Lifetime Withdrawal Benefit Rider insert for more information.

Legacy Benefit Rider[3]

Are you looking to leave an additional amount to your beneficiaries? The Guaranteed Income Annuity's **Legacy Benefit Rider** can give you greater financial confidence knowing that your loved ones will be taken care of by providing a death benefit through its "Legacy Benefit Base".

HOW DOES THE LEGACY BENEFIT RIDER WORK?

The Legacy Benefit Rider establishes the Legacy Benefit Base and a 10%[4] bonus is applied immediately to the Legacy Benefit Base. Then each year on your contract anniversary, the Legacy Benefit Base is credited with the "Net Interest Rate" earned by the Account Value, plus 4%.

The Legacy Benefit Base can grow to up to 250%[5] of the amount of your first year premium, and is used to calculate the death benefit payout to your beneficiaries.

Net Interest Rate credited to the Account Value *(Guaranteed to be a minimum of 2.40%)*	+	4%	=	**Interest Credited to the Legacy Benefit Base**

RIDER BENEFITS:

- A one-time bonus up to 10% of the purchase premium will be credited to the account value and the Legacy Benefit Base on the Policy Date.[4]
- Your beneficiary has the option to choose from one of the following payout methods: Lump sum payout of account value or 80% of the Legacy Benefit Base (whichever is greater), or have 100% of the Legacy Benefit Base paid out over 5 years.



[3] This rider is available for a fee.

[4] Bonus is dependent on age - please check with your agent for more information.

[5] Varies by state. Your death benefit has the potential to grow to 300% for policies in FL, ND and SD.

Please see the Guaranteed Income Annuity, Legacy Benefit Rider insert for more information.

Accumulation Benefit Rider

Perhaps you would like to protect your assets from market risk in retirement, and allow them to grow, but are not yet sure if you will use them for income or to provide a legacy benefit to your loved ones. The Accumulation Benefit Rider allows your assets to participate in potential market growth with the protection of a 0% floor, and gives you the flexibility to choose between income or death benefit options when you are ready to. If you like the sound of this approach, we would recommend exploring the flexibility of the **Accumulation Benefit Rider**!

HOW DOES THE ACCUMULATION BENEFIT RIDER WORK?

The Accumulation Benefit Rider offers both income and legacy options through its "Benefit Base". The Benefit Base is used to calculate your guaranteed stream of income payments and the death benefit to your beneficiaries. This benefit base is not available for withdrawal.

The Accumulation Benefit Rider Benefit Base grows by earning an interest rate that is equal to 175% of the interest applied to the account value for the first Roll-up period of 10 years.

The accumulation on the account value and Benefit Base gives you the option to receive income once the policy is issued, as long as you have reached age 50, or to pass it along as a legacy benefit to family. For income, your GLWB payments are calculated by taking payout factors specific to the Accumulation Benefit Rider and multiplying them by the Benefit Base.



RIDER BENEFITS:

- The Accumulation Benefit Rider is the only Guaranteed Income Annuity rider with zero fees.
- The GLWB income benefits may begin anytime once the owner has reached age 50.
- A one-time bonus up to 10%[6] of the purchase premium will be credited to the account value and the benefit base on the policy date.
- Your beneficiary has the option to choose from one of the following payout methods: Lump sum payout of account value or 80% of the Benefit Base (whichever is greater), or have 100% of the Benefit Base paid out over 5 years.
- If at any point you become unable to perform at least two of the six basic activities of daily living, the **Home Healthcare Increase Benefit** feature of this rider will allow you to double the Guaranteed Lifetime Withdrawal Benefit you receive for up to five years, at no additional cost.
- You can never outlive the Guaranteed Lifetime Withdraw Benefit once income benefits begin.
- Once income benefits begin, you can still receive income even if the accumulation value of your policy is ZERO. Withdrawals in addition to your income payments may reduce or eliminate your Lifetime Annual Income.

6 Bonus is dependent on age - please check with your agent for more information.
Please see the Guaranteed Income Annuity, Accumulation Benefit Rider insert for more information.

Interest Crediting

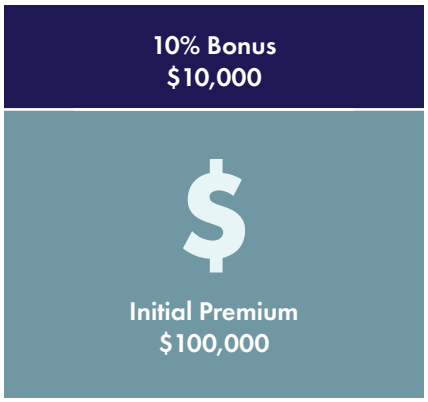
GUARANTEED INCOME ANNUITY AND SOFR

The Guaranteed Income Annuity's interest rate is calculated by utilizing a participation rate of the Secured Overnight Financing Rate, or SOFR rate. This enables you to receive a higher interest rate if rates increase during your contract's guarantee period while still having the safety net of a guaranteed minimum interest rate.

PREMIUM AND ACCOUNT BONUSES

The Guaranteed Income Annuity offers a bonus with each of the three rider options. The Accumulation Benefit bonus and the Legacy Benefit bonus are each 10% and credited to both the Account Value and their respected Benefit Bases. The GLWB bonus is 11% and is only credited to the GLWB Income Account. Interest is earned on each of the bonuses.

10-YEAR ANNUITY 10% BONUS*



Starting value with bonus now $110,000

WHAT IS SOFR?

The Secured Overnight Financing Rate, or SOFR is a benchmark rate used throughout the world. The SOFR rate is published daily by the Federal Reserve Bank of New York and is based on overnight transactions in the U.S. Treasury repurchase agreement (repo) market.

Thanks to SOFR, Atlantic Coast Life is able to offer our clients the potential to earn a rewarding return in a rising rate environment. Typically as general interest rates increase, so does SOFR, and vice versa.

In order to learn more about SOFR and how it applies to the Guaranteed Income Annuity, see our SOFR brochure insert.

*See the disclaimer page for more information.

Product Features

REQUIRED MINIMUM DISTRIBUTION WAIVER

Once you reach age 72 (73 if you reach age 72 after Dec. 31, 2022), the federal government requires you to withdraw a percentage of your taxable income from any qualified retirement accounts, including annuities purchased with pre-tax dollars. To help you satisfy this requirement, during the first policy year the Required Minimum Distribution (RMD) may be withdrawn and no Market Value Adjustment, Surrender Charge, or loss of non-vested premium bonus will apply.

After the first policy year, the total amount that may be withdrawn as free withdrawals is the greater of the RMD or 10% of the Initial Purchase Premium and Subsequent Purchase Premiums.

TERMINAL ILLNESS AND NURSING HOME WAIVER

There may be certain life-altering situations where you need access to all of your money, such as being diagnosed with a terminal illness or confined to a nursing home. If this does happen, you can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable non-vested premium bonus under certain conditions*.

2.40% MINIMUM INTEREST RATE GUARANTEE

The Guaranteed Income Annuity has a **2.40% guaranteed minimum interest rate**[7] that benefits the **Legacy Benefit Rider and Accumulation Benefit Rider** accounts, in addition to the Accumulation Account.

With the 2.40% guaranteed minimum interest rate, the interest credited to the Legacy Benefit Base is guaranteed to be at least 6.40% (2.40% + 4%).

With the Accumulation Benefit Rider, the interest credited to the Benefit Base is guaranteed to be at least 4.20% (2.40% x 175%).

These minimums are guaranteed for the life of the policy[7] and protect against SOFR decreasing in the future.

10% ANNUAL WITHDRAWAL

Sometimes you need access to some of your money earlier than you were expecting. Some annuities do not offer free early withdrawals, but the Guaranteed Income Annuity allows you to withdraw up to 10% of the Purchase Premium after the first contract year*. If the unexpected occurs, you will have access to your funds.

ADDITIONAL FIRST YEAR PREMIUMS

This is a modified single premium annuity, meaning that you are able to add additional premiums during the first 12 months of the contract. On top of that, the additional premiums will also earn a bonus!

PREMIUM AND ACCOUNT BONUSES

A one-time bonus will be credited to the Account Values and respective Benefit Bases for both the Accumulation Benefit Rider and the Legacy Benefit Riders. A one-time bonus will be credited to the GLWB Income Account with the GLWB Benefit Rider. Bonuses vary by age and are subject to vesting.

	Guaranteed Lifetime Withdrawal Benefit Rider	Legacy Benefit Rider	Accumulation Benefit Rider
Surrender Period	10 Yrs	10 Yrs	10 Yrs
Below Age 71	11%	10%	10%
Age 71-80	11%	5%	8%
Age 81-85	11%	3%	6%

[7] For Policy Contracts issued in 2026.

*See the disclaimer page for more information.

Disclaimers and Definitions

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.

Penalty Free Withdrawal - Up to 10% of the purchase premium may be withdrawn without any surrender charges, market value adjustment, or forfeiture of any applicable premium bonus starting in year two. The Required Minimum Distribution may be withdrawn without any surrender charges, market value adjustment, or forfeiture of any applicable premium bonus starting in year one. Any distribution may impact future Guaranteed Lifetime Withdrawal Benefit payments.

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

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 either one or two years, depending on which state the contract is issued.

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 either one or two years, depending on the state contract is issued. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.

Home Healthcare Increase Benefit - At time of issue, owner(s) must be able to do all 6 ADLs, which are:

- Bathing
- Dressing
- Transferring
- Toileting
- Continence
- Eating

To qualify for the benefit, must have a doctor's statement that any owner is unable to perform 2 out of 6 ADLs. There is a waiting period of 2 years after issue before the benefit can be requested. Benefit can only be applied once. Increase is available for up to 5 years. Account value must be greater than zero. See the Accumulation Benefit Rider & Guaranteed Lifetime Withdrawal Benefit Rider Inserts for more information.

Rider Fees - If you elect the Guaranteed Lifetime Withdrawal Benefit Rider, there is an annual fee on each contract anniversary of 1.25% for years 1-5 and 1.60% for years 6-10 multiplied by the Income Account Value and reduced from your account value. If you elect the Legacy Benefit Rider, there is an annual fee on each contract anniversary of 1.25% for years 1-5 and 1.60% for years 6-10 multiplied by the Legacy Benefit Base and reduced from your account value. If you elect the Accumulation Benefit Rider, there is no fee.

Renewal Periods - During any Renewal Roll-up Period, the Income Account Value Interest Rate, Legacy Benefit Base Interest Rate, Benefit Base Interest Rates, and rider fees may change.

Premium Bonus - Bonus annuities may carry higher fees and charges than annuities without the bonus feature, may only accumulate interest prior to annuitization, and may not pay the bonus in case of early withdrawal.

Premium Bonus is subject to the following vesting schedules:

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

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

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

The Secured Overnight Financing Rate (SOFR) data is calculated by using data obtained under license through application programming interface (API) issued by CME Group.

CME GROUP MARKET DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR CERTAIN ATLANTIC COAST LIFE INSURANCE COMPANY PRODUCTS. CME GROUP HAS NO OTHER CONNECTION TO ATLANTIC COAST LIFE INSURANCE PRODUCTS AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY ATLANTIC COAST LIFE INSURANCE COMPANY PRODUCTS OR SERVICES. CME GROUP HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH ATLANTIC COAST LIFE INSURANCE PRODUCTS AND SERVICES. CME GROUP DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO ATLANTIC COAST LIFE INSURANCE AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN CME GROUP AND ATLANTIC COAST LIFE INSURANCE COMPANY.

Policy Series ICC17-ACLFLEXPBAN, ICC17-ACLFLEXNBAN, ICC17-ACLFLEXACCUM17, ACLFLEXACCUM17-XX, ICC17-ACLFLEXGLWB17, ACLFLEXGLWB17-XX, ICC17-ACLFLEXLB17, ACLFLEXLB17-XX



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

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

FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT.

ACLGIABR OT 101326