INCOME NAVIGATOR ANNUITY℠

BUILT FOR GUARANTEED INCOME

CLIENT INFORMATION BROCHURE

All States except Florida

ATLANTIC COAST LIFE
INSURANCE COMPANY

ACLIANBR-ICC 101426

A Customizable Fixed Indexed Annuity Built for Guaranteed Income

In today's challenging financial environment, many people are looking for reliable solutions for retirement income. The **Income Navigator Annuity℠** is a customizable fixed indexed annuity that offers guaranteed income for your lifetime through the selection of its optional Income Rider. As a fixed indexed annuity, the **Income Navigator Annuity℠** provides you with the flexibility to participate in market growth while protecting your principal from market declines with a 0% floor. With the **Income Navigator Annuity℠** you have the opportunity to build a custom solution that meets your unique needs, by pairing guaranteed income benefits with accumulation power through a variety of indexing strategies.

Is a fixed indexed annuity right for you?

There are many factors to consider when looking into a fixed indexed annuity. Your age, annual income, liquid net worth, and financial needs are all important in determining whether or not a fixed indexed annuity may help you reach your financial goals.

Choice

You decide how you receive income from your plan and how your money earns interest.

Growth

Your money grows with the market without losing value during a downturn.[1]

Future

This annuity gives you the opportunity to create a customizable plan to provide for yourself and your beneficiaries.

Owner

The owner makes the initial contribution for their unique plan, selects the indexing strategies, decides if they want to select the Income Rider, and names the annuitant and beneficiary. The owner can be an individual, trust, or an organization. The owner also has the individual right to request withdrawals and income payments.

Annuitant

The annuitant is a person named by the owner who will receive payments under the Maturity Benefit in the policy. In many cases the owner and the annuitant are the same person.

Beneficiary

The beneficiary receives the death benefit at the time of the owner's death.

1 If Income Rider is purchased, principal will not decrease due to market performance but could decrease due to the rider fee.

Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

ACLIANBR-ICC 101426

Features

7% Premium Bonus

When you purchase your **Income Navigator Annuity℠** (ICC18-ACLIANPOL-OT, ACLIANPOL-XX) you will receive an automatic, one-time 7% Premium Bonus[2] that is immediately credited to your Accumulation Account. This gives you an opportunity to earn additional interest and funds that you can access subject to your vesting and surrender schedule. Additionally, when you purchase the Income Rider, the one-time 7% bonus is credited to the Income Account Value as well.

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

Accessibility

The **Income Navigator Annuity℠** offers several options to access your money without being subject to surrender charges or market value adjustments.

For example:

- During the first policy year, you can withdraw the interest earned on funds allocated to the fixed account or a Required Minimum Distribution.
- After the first policy year, you can withdraw up to 10% of your contract value or Required Minimum Distribution, whichever is greater.
- After the fifth policy year you can apply the vested value of the policy to purchase a settlement option to provide income.

Withdrawal Considerations

You can take up to two withdrawals in a policy year as long as your accumulation value does not go below $2500. Withdrawals must be at least $250.

Withdrawals other than as listed to the left are subject to applicable surrender charges, premium bonus vesting schedule, and Market Value Adjustments. Withdrawals may also be subject to taxes and penalties.

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 Accumulation Value less the Non-vested Premium Bonus, or the Minimum Guaranteed Surrender Value determined as of the date of death, whichever is greater.

Surrender Charges

If you surrender your policy or request withdrawals above a certain amount, there may be surrender charges. Please discuss the surrender charge schedule with your agent.

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Issue Age 0-57	12%	11%	10%	9%	8%	7%	6%	5%	4%	2%	0%
Issue Age 58+	9%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%	0%

2 Please refer to the website product availability map or contact your agent for more details.

Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

Guaranteed Income backed by Accumulation

The **Income Navigator Annuity℠** allows you to take income benefits immediately through the selection of the Income Rider[3] and to determine how your account value grows through various crediting strategy options.

INCOME FEATURES

Income Rider

The Income Rider guarantees that you may withdraw a specified amount, the "Guaranteed Lifetime Withdrawal Benefit", from the **Income Navigator Annuity℠** each year. The Guaranteed Lifetime Withdrawal Benefit is available even if the Accumulation Value of your annuity goes to zero after income payments begin.

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.

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.

Annual Compound Rollup Rate

The Income Account Value earns an annual compound rollup rate of 7% for the first 10 years. If the rollup is renewed after 10 years, the minimum rollup rate is guaranteed to be at least 2% at the time of renewal.

When selecting the crediting strategy that best fits your needs, you can allocate your funds between four Index Strategies, a fixed account, or any combination in order to grow your annuity's Accumulation Value.

ACCUMULATION FEATURES

Fixed Account

Interest is compounded daily, providing steady growth and the comfort of predictability.

- Stability
- Annual Rate Guarantee
- Earned interest is deposited into your account daily

Indexing Options

The **Income Navigator Annuity℠** offers four index strategies: Annual Point to Point, Monthly Sum, Monthly Averaging and Daily Averaging.

Caps

A cap is the maximum interest rate that can be credited when calculating the Index Account.

Tax Deferral Advantage

Your annuity earns interest compounded daily tax-deferred, which means you do not pay taxes on the interest earned under your contract until you make a withdrawal.

3 For anyone age 55 or older. Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

Income Rider

(ACLIANGLWB19-XX, ICC18-ACLIANGLWB)

Built for guaranteed income, the **Income Navigator Annuity℠** offers annual income, called Guaranteed Lifetime Withdrawal Benefit payments, through the selection of the optional Income Rider at purchase.

Income payments under this rider are available as soon as the first year, for anyone age 55 or older. When you elect to receive payments under the Income Rider, you have the option to select a **single life payout** for you or a **joint life payout** for you and your spouse.

What are the benefits?

The optional Income Rider provides a number of benefits to policyholders:

- The Income Account Value is immediately credited the 7% premium bonus for a higher starting point for growth.
- The Income Account Value compounds annually by a 7% rollup 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.

Spousal Continuation

If you purchase this Rider and pass away, your spouse can continue to benefit from this Rider. Your surviving spouse may choose to either:

(a) Surrender the Base Policy and receive the current Accumulation Value in a lump sum or any other payout option available in the Base Policy; or

(b) continue receiving Guaranteed Lifetime Withdrawal Benefits while they are alive in the same amount until the Income Account Value and the Accumulation Value are reduced to zero.[4]

4 See contract for full details.

Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

Calculating your Lifetime Annual Income

With the selection of the Income Rider, your lifetime annual income will equal your Income Account Value multiplied by the Payout Factor and will depend on whether or not you are required to take out required minimum distributions under federal tax laws.

The Payout Factor is a percentage that is based on whether you elect the Income Rider for you or for you and your spouse. The Payout factor is also based on your age or the age of your spouse when income starts.

The Income Account Value grows based on an annual compound rollup rate of 7% for the first 10 years, and is used to calculate the Income Rider payments and the Rider Charge. If the rollup is renewed after 10 years, the minimum rollup rate is 2%.

The example to the right assumes an initial premium of $100,000 issued on 12/31/09 allocated to the annual point-to-point strategy, with a 7% premium bonus and a 7% rollup rate. GLWB Payments start at the beginning of year 11. This example is hypothetical only and is meant for illustration purposes. It is not guaranteed or a prediction of future results. This product was not available during the specified time period.

Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

GUARANTEED LIFETIME WITHDRAWAL BENEFIT SCHEDULE EXAMPLE

Beginning of Policy Year	Age	Accumulation Value	Income Account Value	Payout
1	55	$107,000	$107,000	-
2	56	$109,563	$114,490	-
3	57	$107,725	$122,504	-
4	58	$110,068	$131,080	-
5	59	$112,367	$140,255	-
6	60	$114,610	$150,073	-
7	61	$112,202	$160,578	-
8	62	$114,112	$171,819	-
9	63	$115,919	$183,846	-
10	64	$112,969	$196,715	-
11	65	$114,330	$210,485	$11,997.66
12	66	$102,332	$198,488	$11,997.66
13	67	$90,335	$186,490	$11,997.66
14	68	$78,337	$174,492	$11,997.66
15	69	$66,339	$162,495	$11,997.66
16	70	$54,342	$150,497	$11,997.66
17	71	$42,344	$138,499	$11,997.66
18	72	$30,346	$126,502	$11,997.66
19	73	$18,349	$114,504	$11,997.66
20	74	$6,351	$102,506	$11,997.66
21	75	-	$90,509	$11,997.66
22	76	-	$78,511	$11,997.66
23	77	-	$66,513	$11,997.66
24	78	-	$54,516	$11,997.66
25	79	-	$42,518	$11,997.66
26	80	-	$30,520	$ 11,997.66
27	81	-	$18,523	$11,997.66
28	82	-	$6,525	$11,997.66

You can take income immediately in the first year if you are at least 55 at issue.

Income Account Value	X	Payout Factor	=	Annual Payout Amount (Guaranteed Lifetime Withdrawal Benefit Payout)
$107,000		4.50%		$4,815

If you wait 10 Years (Age 65) to take income:

Income Account Value	X	Payout Factor	=	Annual Payout Amount (Guaranteed Lifetime Withdrawal Benefit Payout)
$210,485		5.70%		$11,997.66

The example assumes an initial premium of $100,000 issued on 12/31/09 allocated to the annual point-to-point strategy, with a 7% premium bonus and a 7% rollup rate. This example is hypothetical only and is meant for illustration purposes. It is not guaranteed or a prediction of future results. This product was not available during the specified time period.

Four Index Strategies Available for Accumulation

The **Income Navigator Annuity℠** index strategies are designed to generate interest credits based on the performance of the S&P 500® Index. The good news is that while you are not investing in the market measured by the S&P 500® Index, you are able to obtain the benefits of market growth without exposure to market loss.

You also have the option to adjust your allocations annually, providing you with more control to reach your investment goals.

Annual Point-to-Point

Each policy anniversary, the S&P 500® index value (ending value) is compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending value is lower than the beginning value, no interest will be credited; however, no interest will be lost, leaving the policy value protected with a 0% floor.

Daily Average

(ICC18-ACLIANDAEN-OT, ACLIANDAEN18-XX)

Each policy anniversary, the daily S&P 500® index values following the last policy anniversary is averaged (ending value) and compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending average value is lower, no interest will be credited; however, no interest will be lost, leaving the contract value protected with a 0% floor.

Monthly Averaging

(ICC18-ACLIANMAEN-OT, ACLIANMAEN18-XX)

Each policy anniversary, the monthly S&P 500® index value for the 12 month period since your last anniversary date is averaged (ending value) and compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending value is lower than the beginning value, no interest will be credited; however, no interest will be lost, leaving the contract value protected with a 0% floor.

Monthly Sum

(ICC18-ACLIANMSEN-OT, ACLIANMSEN18-XX)

Each policy anniversary, the S&P 500® index value for each month following the last policy anniversary (ending value) for 12 months is compared to the previous month's S&P 500® index value (beginning value) to determine the percentage change. Monthly percentage increases (up to the monthly cap) are added to monthly percentage decreases (with no cap) for each of the 12 months. When the 12 month total is positive, the full amount is credited to the contract. When the 12 month total is negative, no interest will be credited; however, no interest will be lost, leaving the contract value protected with a 0% floor.

Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

Settlement Options

One of the benefits of the **Income Navigator Annuity**℠ is the ability to choose when you start to receive payments and the period of time you will receive them. The vested value and the settlement option you select will determine what payments you receive. These settlement options become available after the fifth Contract Year.

When do payments begin?

After the fifth policy anniversary, you may elect to apply the Vested Value of your policy as a single premium to purchase one of the options described below.

Lifetime Income Only

We will pay equal monthly payments for the Annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death.

A death benefit is not available under this option.

Lifetime Income With Guaranteed Period Certain

We will pay equal monthly payments for the Annuitant's remaining lifetime or the period certain. If the Annuitant dies after payments have been made for the period certain, payments end with the payment due just before the Annuitant's death.

Period Certain Only

We will pay equal monthly payments for a period certain of not less than 5 years and not more than 20 years.

- Guarantees payments for the time specified between 5-20 years
- Payments under this option can be greater than Life Income Only option
- Death benefit is available

Annuity and optional rider are not available in all states. Contact an agent or visit www.aclico.com for listings.

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. **Income Navigator Annuity℠** 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 **Income Navigator Annuity℠** or any member of the public regarding the advisability of investing in securities generally or in the **Income Navigator Annuity℠** 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 **Income Navigator Annuity℠**. S&P Dow Jones Indices has no obligation to take the needs of Atlantic Coast Life Insurance Company or the owners of the **Income Navigator Annuity℠** 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 **Income Navigator Annuity℠** or the timing of the issuance or sale of the **Income Navigator Annuity℠** or in the determination or calculation of the equation by which the **Income Navigator Annuity℠** 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 **Income Navigator Annuity℠**. 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.

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 COMPANY, OWNERS OF THE **INCOME NAVIGATOR ANNUITY℠**, 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 POSSIBILITY 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.

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

This brochure provides a brief description of the provisions of the Annuity Contract with the series of form numbers including: ICC18-ACLIANPOL-OT, ICC18-ACLIANAP12-OT, ICC18-ACLIANMSEN-OT, ICC18-ACLIANGLWB, ICC18-ACLIANMAEN-OT, ICC18-ACLIANDAEN18-OT. Riders and features may not be available in all states.

Atlantic Coast Life Insurance Company does not offer legal or financial advice.

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