



# SAFE HAVEN BONUS GUARANTEE

## COMPOUND INTEREST ANNUITY - AGENT QUICK SHEET - FLORIDA

Atlantic Coast Life Insurance Company's Safe Haven Bonus Guarantee annuity was designed for those who are retired or nearing retirement. Planning for retirement is not always easy and sometimes the control is not yours. Our annuity provides flexibility by allowing the selection of optional riders. These riders eliminate possible surrender charges or market value adjustments (MVA) in certain situations. The owner selects only the riders that fit his/her needs without paying for features that he/she does not require. This allows each client to receive the highest rate possible.

Rate Reduction for Optional Riders	
	Basis Points
Accumulated Interest Withdrawal	5
Preferred 10% Withdrawal	15

Surrender Charges by Year - Issue Ages under 60										
1	2	3	4	5	6	7	8	9	10	11-20
9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%
Attained Age Surrender Charges - Issue Ages under 60										
64	65	66	67	68	69-100					
5%	4%	3%	2%	1%	0%					

Surrender Charges by Year - Issue Ages 60+										
1	2	3	4	5	6	7	8	9	10	
8%	7%	6%	5%	4%	3%	2%	1%	0%	0%	

- **Issue Ages:** 0 to 90 (5, 6, 7 and 10 year guarantee period)  
0 to 50 (20 year guarantee period)
- **Contribution Limits:** \$5,000 to \$1 Million Qualified or Non-Qualified; over \$1 Million requires approval
- **Minimum Guaranteed Interest Rate:** The interest rate is guaranteed for the period chosen at issue. Minimum guaranteed interest rate for renewal periods is 1.0%
- **Allowed Qualified Funds:** IRA, Roth IRA, SEP IRA, SIMPLE
- **Market Value Adjustment:** The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and reinstates only if the annuity rolls into a new Guarantee Period
- **30 Day Option:** 30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply
- **Renewal Periods:** During renewal guarantee periods the surrender charges for all annuities are 5% unless the annuitant has reached an attained age in the Attained Age Surrender Charges table above.



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## Included Rider

### Death Benefit Feature

This rider waives the Surrender Charges and MVA associated with a lump-sum payment in the case of the death of the Owner. Death Benefit Feature is required in Florida and is priced into Florida rates. All Florida contracts are issued with the Death Benefit Feature.

## Optional Riders\*

### Accumulated Interest Withdrawal

If selected, this rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals. Accumulated interest may be withdrawn annually, semi-annually, quarterly or monthly. The withdrawal amount must be \$100 or greater.

### Preferred 10% Free Withdrawal

If selected, this rider waives the Surrender Charges and MVA for the first withdrawal per year after the first contract year. The owner may withdraw up to the greater of 10% of the account value (as of the last contract anniversary date) or the required minimum distribution (RMD).

Surrender charges and MVA may apply if the withdrawal exceeds the greater of 10% or the RMD or there are multiple withdrawals in that contract year.

\*Riders must be added at the time of application and cannot be added at a later date once the contract is issued. Once an optional rider is selected it may not be removed during the annuity contract.

Safe Haven Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. During renewal guarantee periods, surrender charges are 5% regardless of the guarantee period. Product specifications vary by state, consult your agent.