



ATLANTIC COAST LIFE
INSURANCE COMPANY

ACCUMULATION PROTECTOR PLUSSM

A FIXED INDEXED ANNUITY BY ATLANTIC COAST LIFE INSURANCE COMPANY



Protection Plus Growth
Potential in Any Market



Atlantic Coast Life Insurance Company has built the **Accumulation Protector PlusSM** Annuity (APP), a new fixed indexed annuity designed to both accumulate wealth, and protect your client's principal against future market downturns. With access to exclusive and flexible crediting strategies, the APP **offers protection and growth potential in any market¹**.

1) The Accumulation Protector PlusSM Annuity offers growth potential whether the market goes up, down, or remains the same.

Watch The Teaser Trailer



APP Highlights



Protect Your Principal

Protection is the cornerstone of the Accumulation Protector PlusSM Annuity. Whether the market goes up, down, or remains the same, your client's principal is **guaranteed not to decrease*** (due to market performance) and is protected through the APP's Fixed and Indexed Accounts.

*If Rate Enhancement Rider is purchased, principal will not decrease due to market performance but could decrease due to the rider fee.

Accumulate Wealth

The APP gives the policyholder exclusive access to the **Credit Suisse Momentum Index**, the well-established Standard and Poor's Composite Stock Price Index ("**S&P 500®**" Index), and a Fixed Account that provides a guaranteed rate of return. The **Credit Suisse Momentum Index**, **S&P 500® Index**, and the **Fixed Account** provide opportunities to accumulate wealth over time.

Flexible Crediting Strategies

This annuity offers a diversified set of fixed and indexed crediting strategies with **1, 2, or 3 year periods** that allow the policyholder to choose the accounts and periods that most align with their goals. Additionally, your client can adjust the allocations on the policy anniversary, coinciding with the end of the crediting period, to continue to meet their changing needs.

Preserve Your Lifestyle

Policyholders can achieve greater financial confidence and their lifestyle, retirement income and legacy goals by taking advantage of the flexible options provided by the Accumulation Protector PlusSM

Annuity. These strategies were created to help protect what your client has worked hard for and to provide opportunities to accumulate wealth. Help your clients rest easier in retirement knowing that they are preserving the legacy they have built.

START SELLING ON August 31, 2020!

*All marketing materials will be distributed on or after August 31, 2020



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In addition to the helpful tips listed in this document, Atlantic Coast Life Insurance Company reminds you of your continuing obligation to stay current on, and abide by, all state regulations governing Agents and the terms and policies outlined in the Agent Agency contract that you entered into with the Atlantic Coast Life Insurance Company.

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