



ATLANTIC COAST LIFE INSURANCE COMPANY



This Week at Atlantic Coast Life Insurance Company:

- Agent Resources
- Introducing the new APP Annuity!
- Office closed for Labor Day on 9/7/20
- Annuity E-App Training!
- Medicare Supplement Rate Adjustments
- Updated Pre-Approved Advertisement Guidelines

Latest Agent Resources:

[Current Annuity Rate Sheet](#) (with new APP Annuity Rates!)
[2019 Financial Summary](#)
[2019 Statutory Financial Statement](#)

Introducing the new APP Annuity!

Atlantic Coast Life Insurance Company is pleased to announce the launch of the **Accumulation Protector PlusSM (APP) Annuity** on August 31, 2020!

The APP is a fixed indexed annuity designed to both accumulate wealth, and protect it against future market downturns.

Why should you start selling the APP Annuity Today?

- The APP is an outstanding **accumulation** product with a **5% premium bonus**
- **Exclusive** access to the **Credit Suisse Momentum Index**, which can create **value in all market types** (rising, falling, or remaining the same)
- **Guaranteed participation rates for 10 years**¹
- Clients can **earn positive annual returns on 96% of possible deposit dates**² and interest credited will **never be less than 0%**
- Available with and without the **Rate Enhancement Rider**, which gives your client **higher Par, Cap, Trigger and Fixed rates, increases free withdrawal by 5%, and offers 110% Return of Premium (ROP) Guarantee**³
- The APP has **wide state availability**, with variations only in California and Florida

Resources

APP marketing materials including the rate sheet, brochure, quicksheet, and pre-approved ads can be found on the Agent Portal or through your APP Digital Agent Kit. Learn more about the APP Annuity at www.aclico.com/app.

Trainings

Register [here](#) for the first week of APP Annuity trainings!

¹The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the One-year point-to-point or Two-year point-to-point crediting strategies, provided that Sentinel Security Life Insurance Company continues to have access to the Credit Suisse Momentum Index.

² Based on simulated historical performance.

³ The Accumulation Protector PlusSM Annuity offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.

Office Closed for Labor Day on 9/7/20

The office will be closed on September 7th for Labor Day. Regular business hours will resume on Tuesday, September 8th.

Annuity E-App Training!

Register for an Annuity E-Application with Firelight training!

9/4 at 2 p.m. ET
9/11 at 2 p.m. ET

Register [here](#)!

Medicare Supplement Rate Adjustments

On August 17, 2020 rates were adjusted in Tennessee for plans A, C, and N. Plan G is new for Tennessee.

Premium rates are guaranteed for the first year a policy is in force. Letters to existing policyholders whose policies have been in force for more than one year will be mailed from our office and will explain that rate increases will take effect after the required notification period has been met.

All New Business applications signed and dated before or on the day prior to effective dates should use the current premiums. Applications signed and dated on or after each state's respective effective date must use the new premium rates.

You may download the new Outline of Coverage located in the "Product Forms" section of our [Agent Portal](#) on the effective dates. Printed versions will be available within the next couple of weeks.

Thank you for your continued support and partnership! Click on the link below for details.

[Rate Chart](#)

Updated Pre-Approved Advertisement Guidelines

Our pre-approved advertisements (found on the Agent Portal) are created for agents to use for annuity products where Atlantic Coast Life Insurance Company is licensed to sell. In the coming months, we will start distributing pre-approved Social Media advertisements for certain products. With the addition of Social Media

pre-approved advertisements, we have updated our Pre- Approved Advertisement Guidelines policy with new Social Media guidance included. There are specific terms of use and conditions that must be followed in order to use all pre-approved advertisements.

Please reach out to Kylee Geisler (kgeisler@insadminservices.com) if you have any questions on these guidelines.

The guidelines can be found [here](#).

Atlantic Coast Life Insurance Company
"A Beacon of Integrity Since 1925"

Atlantic Coast Life Insurance Company is a premier provider of life insurance, pre-need and annuity products for families.

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

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