

INCOME NAVIGATOR ANNUITYSM

CLIENT INFORMATION BROCHURE

All States except Florida

Planning for retirement
has never been so easy



ATLANTIC COAST LIFE
INSURANCE COMPANY

ACLIANBR-ICC 102919

A premier annuity that is fully customizable

In today's challenging financial environment, many people are seeking safer investment opportunities. Fixed indexed annuities provide the flexibility to participate in the growth of the stock market and protect your principal when the stock market declines. With the Income Navigator AnnuitySM you have the ability to enhance your financial future by selecting from 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 can help you reach your financial goals.



Choice

You decide how your money grows and how you receive income from your investment.

Growth

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

Future

This annuity gives you the opportunity to provide for yourself and your beneficiaries.

Owner

The owner makes the initial investment, selects the indexing strategies and names the annuitant and beneficiary. The owner can be an individual, trust, or an organization. The owner also has the 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.

Features

Premium Bonus

When you purchase your Income Navigator AnnuitySM (ICC18-ACLIANPOL-OT, ACLIANPOL-XX) you will receive a one-time premium bonus¹. The premium bonus is immediately credited to your account which gives you an opportunity to earn additional interest and funds that you can access subject to your vesting schedule.

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 AnnuitySM 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.

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%

¹Premium bonus varies by state. Please refer to the website product availability map or contact your agent for more details.

The Income Navigator AnnuitySM

The Income Navigator AnnuitySM allows you to determine how your investment grows. By selecting the crediting strategy that best fits your needs, you can allocate your funds between four Index Strategies, a fixed account, or any combination. You also have the option to adjust your allocations annually, providing you with more control to reach your investment goals.

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 AnnuitySM offers four indexing strategies: Annual Point to Point, Monthly Sum, Monthly Averaging and Daily Averaging.

Caps

A cap is the maximum interest rate that is used when calculating the Index Account.



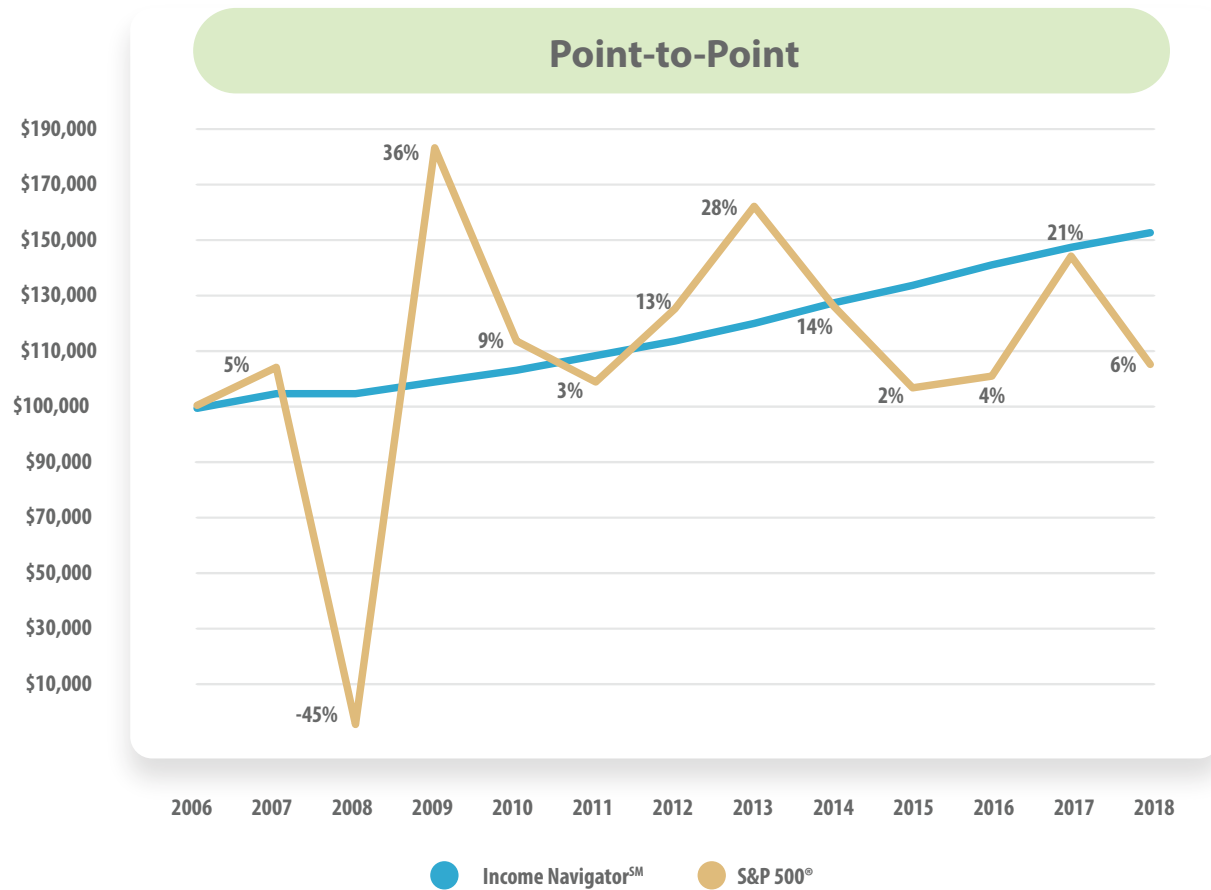
The indexing strategies are designed to generate interest credits based on the performance of the S&P 500[®]. The good news is that while you are not investing in the market measured by the S&P 500[®], you are able to obtain the benefits of market growth without exposure to market loss.

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.

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.



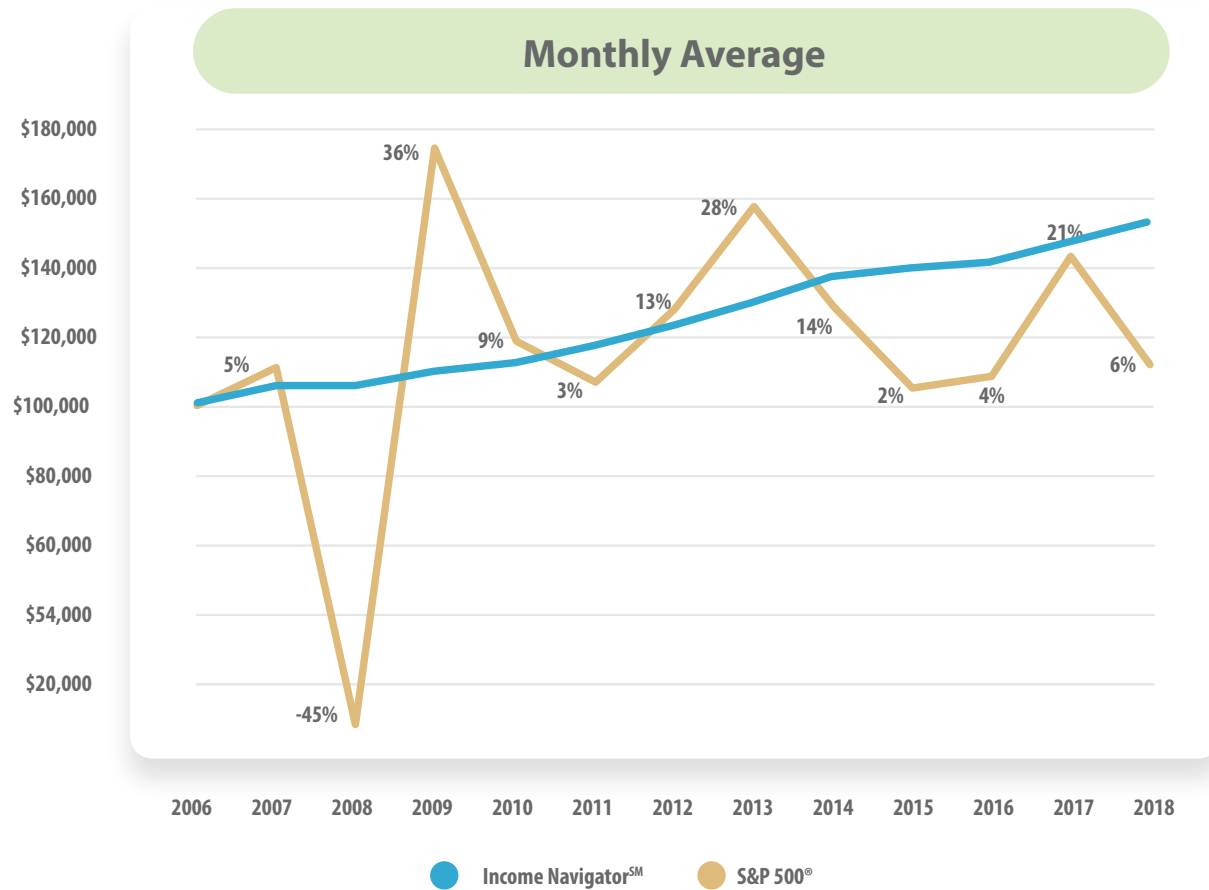
Illustrates the vested value of the Income Navigator AnnuitySM and the historical performance of the S&P 500®. The Income Navigator AnnuitySM hypothetical example utilizes actual historic S&P 500® values starting on 12/1/2006 with an initial premium of \$100,000, 8% premium bonus, and 100% allocated to the Point-to-Point index strategy with a 3.45% cap. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

- Interest rate based upon the change in the S&P 500® over the policy year.
- A drop in the market at any time in between the beginning and ending periods does not affect earnings.
- Closest you can get to the market without exposure to market losses.

Monthly Averaging

(ICC18-ACLIAENMAEN-OT, ACLIAENMAEN18-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.



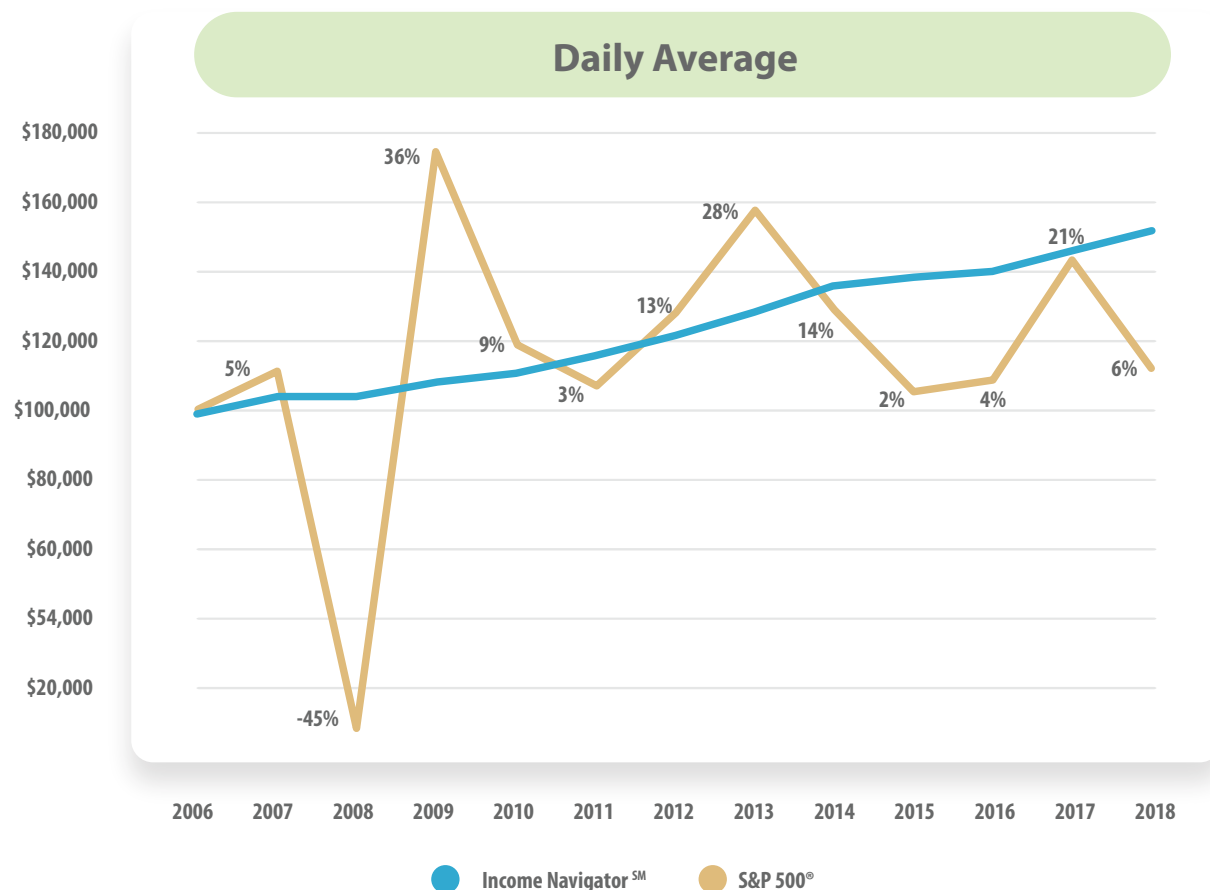
Illustrates the vested value of the Income Navigator AnnuitySM and the historical performance of the S&P 500[®]. The Income Navigator AnnuitySM hypothetical example utilizes actual historic S&P 500[®] values starting on 12/1/2006 with an initial premium of \$100,000, 8% premium bonus, and 100% allocated to the Monthly Average index strategy with a 4.00% cap. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

- Interest Rate based upon average of the 12 monthly closing values in S&P 500[®] over the policy year.
- The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases.
- Higher Cap than Annual Point-to-Point.

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.



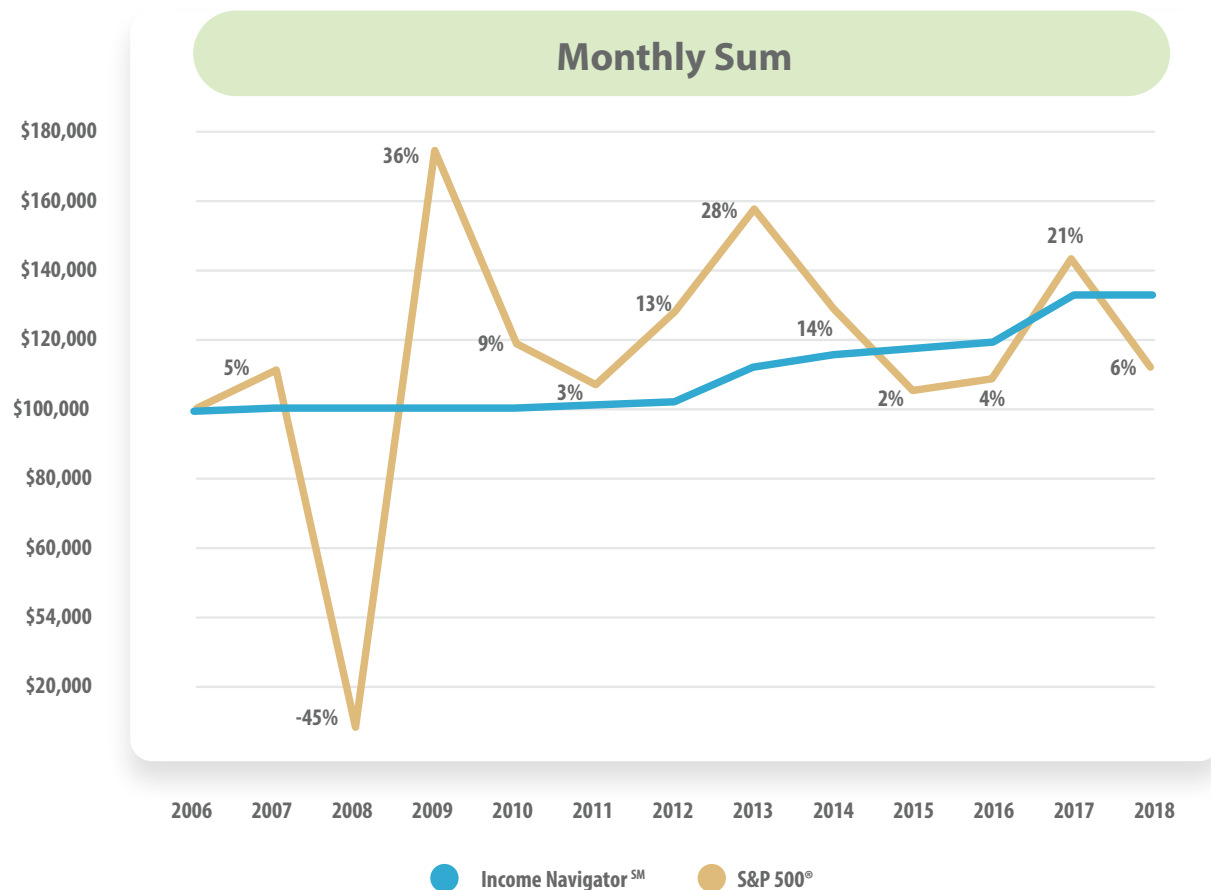
Illustrates the vested value of the Income Navigator AnnuitySM and the historical performance of the S&P 500[®]. The Income Navigator AnnuitySM hypothetical example utilizes actual historic S&P 500[®] values starting on 12/1/2006 with an initial premium of \$100,000, 8% premium bonus, and 100% allocated to the Daily Average index strategy with a 4.00% cap. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

- Interest rate based on the average of the daily closing values of the S&P 500[®] over the policy year
- The daily averaging method offsets the impact of large short term market losses

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.



Illustrates the vested value of the Income Navigator AnnuitySM and the historical performance of the S&P 500[®]. The Income Navigator AnnuitySM hypothetical example utilizes actual historic S&P 500[®] values starting on 12/1/2006 with an initial premium of \$100,000, 8% premium bonus, and 100% allocated to the Monthly Sum index strategy with a 1.50% monthly cap. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

- Interest Rate based upon monthly changes in the S&P 500[®]

- Opportunity to earn the highest interest with this option

- There is a monthly cap for this account

Premium Bonus

If you select the Income Rider, we will add 1% of your premium to the total amount of your annuity. This 1% is in addition to the Premium Bonus you receive on the Base Policy. That’s a total of TWO Premium Bonuses when you select the Income Rider at policy issue.

Income Rider (ICC18-ACLIANGLWB12-OT, ACLIANGLWB18-XX)

We offer an Income Rider that you may select when you purchase the Income Navigator AnnuitySM. The Income Rider guarantees that you may withdraw a specified amount from the Income Navigator AnnuitySM each year and is available even if the Accumulation Value of your annuity goes to zero after income payments begin.

Income payments under this rider are available as long as you are at least 55. 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 is the Benefit?

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.

Lifetime Annual Income

Your lifetime annual income will depend on your Income Account Value, your Payout Factor, and if 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.

The Income Account Value is used to calculate the Income Rider payments and the Rider Charge.

End of Policy Year	Age	Accumulation Value	Income Account Value	Payout
1	65	\$69,462.90	\$75,114.00	-
2	66	\$71,104.85	\$80,371.98	-
3	67	\$72,785.61	\$85,998.02	-
4	68	\$74,506.09	\$92,017.88	-
5	69	\$76,267.25	\$98,459.13	-
6	70	\$78,070.04	\$105,351.27	-
7	71	\$77,250.30	\$112,725.86	-
8	72	\$76,439.17	\$120,616.67	-
9	73	\$75,636.56	\$129,059.84	-
10	74	\$77,424.44	\$138,094.03	-
11	75	\$69,924.93	\$128,979.82	\$9,114.21
12	76	\$62,248.16	\$119,865.61	\$9,114.21
13	77	\$54,389.92	\$110,751.41	\$9,114.21
14	78	\$46,345.93	\$101,637.20	\$9,114.21
15	79	\$36,840.79	\$92,523.00	\$9,114.21
16	80	\$28,381.98	\$83,408.79	\$9,114.21
17	81	\$19,723.22	\$74,294.59	\$9,114.21
18	82	\$10,832.81	\$65,180.38	\$9,114.21
19	83	\$1,759.23	\$56,066.17	\$9,114.21
20	84	-	\$46,951.97	\$9,114.21
21	85	-	\$37,837.76	\$9,114.21
22	86	-	\$28,723.56	\$9,114.21
23	87	-	\$19,609.35	\$9,114.21
24	88	-	\$10,495.15	\$9,114.21
25	89	-	\$1,380.94	\$9,114.21

*This example assumes an initial premium of \$65,000 issued on 12/1/1993 allocated to the point-to-point strategy, with an 8% 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.

Settlement Options

One of the benefits of the Income Navigator AnnuitySM 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

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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.

Superlative Service

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 Life Insurance, Pre-Need, Medicare Supplement, and Fixed Annuity products for families. Our products and services are offered through a growing network of funeral homes and financial professionals.

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PO Box 27248 | Salt Lake City | UT 84127-0248
(844) 442-3847 | www.aclico.com



B++ Good
A.M. Best “B++” (Good)
with Stable Outlook