

ATLANTIC COAST LIFE INSURANCE COMPANY

SAFE HARBOR SIMPLE INTEREST ANNUITY

Agent Advertising

The following advertisement has been approved by Atlantic Coast Life Insurance Company for advertising the Safe Harbor Bonus Guarantee Annuity in states where Atlantic Coast Life is approved to sell its annuity products.

TERMS OF USE & CONDITIONS

1. The advertisement is not altered in any way other than the inclusion of a contact name and number in lieu of the "ENTER NAME HERE" and "ENTER NUMBER HERE" text.

2. The partner verifies that the advertised Safe Harbor crediting rate (as of the date that advertisement is run) correctly reflects the current rate offered by Atlantic Coast Life .

3. The resulting advertisement is placed where Atlantic Coast Life has licensed agents.

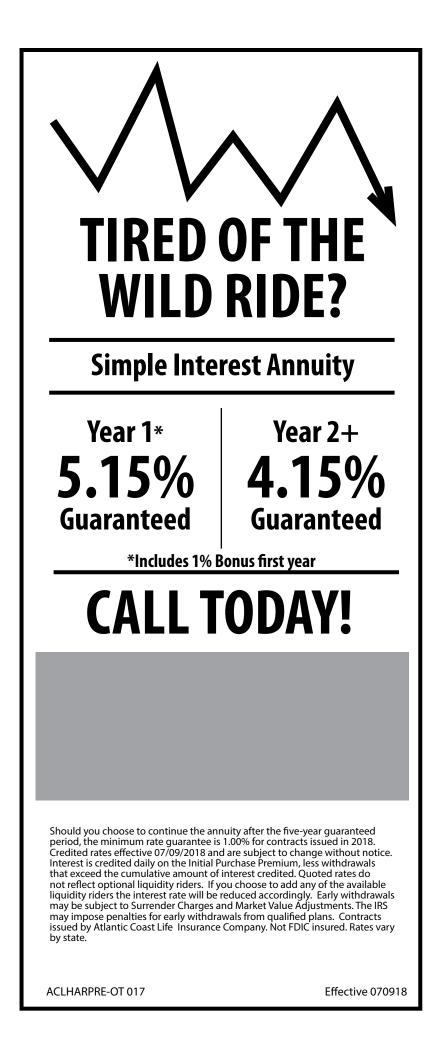
4. All other advertising must be approved by the Home Office in writing prior to being used.

5. Any additional considerations including unlocked PDF's need to be submitted directly to Atlantic Coast Life for approval by emailing changes

Thank you for your partnership and your dedication in selling Atlantic Coast Life products.

If you have any changes that need approval before use or any suggestions for our Creative Marketing team, please reach out to us at acl.marketing@insadminservices.com

> Atlantic Coast Life Insurance Company Administrative Office 1405 West 2200 South Salt Lake City, UT 84119





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