



## Safe Harbor 10

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### Annuity Type

Multi-Year Guarantee Annuity

### Issuing Insurance Company and Ratings

[Atlantic Coast Life Insurance Company](#) - View Details

A.M. Best

B++

(5th of 15 ratings)

[Learn more about what these ratings mean](#)

## Product Information

The Safe Harbor 10 is a deferred multi-year guarantee annuity issued by Atlantic Coast Life Insurance Company.

The current 10 year guarantee period annual yield is 3.89% (see [Rate Details](#) below). This is the guaranteed annual yield, including bonuses if applicable, for the initial guarantee period term, up to the first penalty free full withdrawal window. The Safe Harbor 10 has a full penalty free withdrawal window after 10 years.

Details on additional penalty waivers can be found in the [Penalty Free Withdrawal Provisions](#) section below.

Atlantic Coast Life Insurance Company is rated "B++" by A.M. Best, was founded in 1925, and has over \$531 million in total assets.

## Rate Details

Effective Date: **Feb 3rd, 2020**

Next Change: **Not Scheduled**

Initial Guarantee Period: **10 years**

Premium Amount: \$5,000 - \$1,000,000	
	<b>Current</b>
<b>10 Year Guarantee Period Annual Yield:</b>	<b>3.89%</b>
Simple interest rate start of year <b>1</b> through end of year <b>1</b> :	5.55%
Simple interest rate start of year <b>2</b> through end of year <b>10</b> :	4.55%

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## Initial Surrender Charge and MVA Periods

Early Surrender Charges: **10 years**

Market Value Adjustment (MVA): **10 years**

Penalty Free Full Withdrawal Window Available After: **10 years**

*State variations may exist, refer to product disclosure for details.*

## Other Guarantee Periods Available

[Safe Harbor 5 - View Details](#)

[Safe Harbor 6 - View Details](#)

[Safe Harbor 7 - View Details](#)

## Policy Details

Min Premium Non-Qualified: **\$5,000**

Min Premium Qualified: **\$5,000**

Max Premium Non-Qualified: **\$1,000,000**

Max Premium Qualified: **\$1,000,000**

Max Issue Age Non-Qualified: **90**

Max Issue Age Qualified: **90**

Rate Lock on Transfers: **45 days**

Subject to MVA: **Yes**

Death Benefit: [See Notes](#)

Income Rider Available: **No**

## Penalty Free Withdrawal Provisions

First Year Withdrawals: **None**

Years 2+ Withdrawals: **None**

Cumulative Withdrawals: **No**

RMD Friendly: **No**

Penalty Waivers: **None**

*See product brochure, disclosure and riders for additional details, limitations and availability. State variations, age restrictions and holding periods may apply.*

## State Variations

Not available in: **AK, CA, CT, DE, DC, FL, ID, ME, MI, MN, NH, NJ, NY, PA, WA and WI** (as of 10/14/2019)

For OR: Surrender Charge Schedule is reduced to 8 years on all issue ages.

For AZ, TX and UT: Surrender Charge Schedule is reduced to 8 years on issue ages 60+.

## Notes

Death Benefit: If the optional Death Benefit Feature is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, or the Full Account Value in annual payments over a 5-year period. If owner's spouse is named as the sole, primary beneficiary they may elect to become the owner of the contract and continue it for the remainder of the term.

Base contract provides zero liquidity. The following optional rider is available to increase liquidity, but will reduce the annual interest rate credited by percentage shown:

Death Benefit Feature – 0.25%

Owner's issue age 86-90 are required to purchase Death Benefit Feature.

*Rates reflect current information and are subject to change at any time. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. Upfront bonuses are frequently subject to a vesting schedule. State availability, variations and age restrictions may apply.*