



ATLANTIC COAST LIFE INSURANCE COMPANY

ANNUITY COMMISSION SCHEDULE

MGA

SAFE HARBOR & SAFE HAVEN BONUS GUARANTEE*							SAFE ANCHOR BONUS GUARANTEE		GUARANTEED INCOME ANNUITY		INCOME NAVIGATOR ANNUITY SM		ACCUMULATION PROTECTOR PLUS SM ANNUITY		
3 Year		5 & 6 Year		7 & 10 Year		20 Year	5 Year Index		10 Year		Year 1		Year 1		
0-80	81-90	0-80	81-90	0-80	81-90	0-75	0-80	81-90	0-75	76-85	0-75	76-80	0-75	76-80	81-85
1.50%	1.00%	2.40%	1.30%	2.65%	1.40%	3.15%	2.25%	1.60%	7.65%	5.65%	7.40%	5.15%	8.25%	7.00%	6.00%

*Rate for renewal Guarantee Period is 50% of First Period - No action required from Agent.

For Purpose of this Compensation & Product Schedule, the term "you" or "your" shall have the same meaning as the term "Agent" in the Agreement.

This Compensation & Product Schedule (this "schedule") is part of your agreement or contract with Company ("Agreement") and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company's Annuity products (the "Products"), as submitted by your Atlantic Coast Life Agency Director. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

All Commissions

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submits Product applications that designated you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

Commission Chargebacks

- Death Benefits - GIA only**

If the contract owner is issue age eighty (80) or under, commissions are deducted at 100% of the full amount if death occurs in the first six months or 50% if death occurs in the last six months of year one.

If the contract owner is issue age eighty-one (81) or over, commissions are deducted at 100% of the full amount if death occurs in the first year or 50% if death occurs in the second year.

- Death Benefits - All other annuities**

If the contract owner is under issue age eighty (80), there is no chargeback at death.

If the contract owner is age eighty (80) or over, commissions are deducted at 50% of the full amount at 100% of the applicable commission percentage for contract owner death in year one of each guarantee period.

- Withdrawals & Surrenders**

Commissions are deducted pro-rata for partial withdrawals and surrenders in year one of each guarantee period at 100% of the applicable commission percentage.

For example, if the agent was paid a commission of 1% on \$50,000 annuity sales (\$500) and the contract owner withdraws 50% of the contract value in year one, Atlantic Coast Life will chargeback commissions in the amount of \$250 (1% X \$25,000). Note; this example does not take into account credited interest, surrender charges, or Market Value Adjustments.

Replacement Rules

A policy is regarded as a replacement policy if it meets the definition of "Replacement" set out in state regulations and Atlantic Coast Life's written policies.

First year compensation from replacements of any business from products provided by Atlantic Coast Life is based on the increase in annualized commissionable premium only. This is applicable to all replacements identified as such at the time of submission where the old policy has been in force for more than 12 months.

For external replacements, commissions will be calculated the same as new business unless state special rules apply.

Note: These rules are current as of May 1, 2018 and are subject to change as Annuity Products are approved in additional states.

General Provisions

- Product Included. The provisions and conditions of the Schedule shall apply only to the Products specifically identified in the Schedule.
- Non-assignments. You may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commissions under the Schedule shall be void.
- Administrative Rules. The Company's administrative rules, practices and procedures may be revised, modified or Selected by the Company from time to time.
- Laws & Regulations. Commissions on the Products set forth above may be adjusted as required by any applicable laws or regulations.
- Confidential Information. Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.