



Please take notice of our **Multi-Year Guaranteed Annuity Renewal Process** and important procedure update:

Our procedure is to mail a **Notice of Renewal Options Letter** with a **Renewal Election Form** to the Contract Owner and Agent of record approximately sixty (60) days prior to the Contract Anniversary at the end of the Guarantee Period.

Atlantic Coast Life Insurance Company's Home Office must receive a completed Renewal Election Form or Transfer* request prior to the Contract Anniversary at the end of the Guarantee Period or charges will apply.

If a Renewal Election Form is received by the Home Office prior to end of the Guarantee Period, we are happy to announce a procedure update to allow for a fourteen (14) day grace period which allows extra time to submit missing items. Any missing items, including all **Transfer*** forms, must be received and deemed in good order by day fourteen (14), or charges will apply on day fifteen (15).

There will be no exceptions allowed. You may access the Annuity Field Guide, which describes Company process, [here](#) or on the [Agent Portal](#).

Thank you for being our trusted agent and partner as we continue to make improvements for exceptional service and experience. Please call the Policy Service Department at 1-844-442-3847 if you have any questions on this process.

Thank you,

Atlantic Coast Life Insurance Company's Executive Team

Effective Date of Notice: November 10, 2022

***Transfer:** This needs to contain an exchange request, letter of acceptance, and replacement form from the receiving Company.

Applies to state variation of ACLANPOLC15-OT or ACLANPOLS15-OT.

[Visit our website!](#)

[Atlantic Coast Life Insurance Company | 844-442-3847 | https://aclico.com/|](#)

Home Office

Sales & Marketing: 1565 Sam Rittenberg Blvd., Suite 102, Charleston, SC 29407

Administrative Office: 1565 Sam Rittenberg Blvd., Suite 200, Charleston, SC 29407

For Applications and Payments

Annuities & Medicare Supplement: P.O. Box 27248, Salt Lake City, UT 84127-0248

Life & Pre Need: P.O. Box 20010, Charleston, SC 29413



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

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Guarantees rely on the financial strength and claims-paying ability of Atlantic Coast Life Insurance Company. Rates are subject to change. Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at [acl.admin-portal.org](#).

In addition to any helpful tips listed in this document, Atlantic Coast Life Insurance Company reminds you of your continuing obligation to stay current on, and abide by, all state regulations governing Agents and the terms and policies outlined in the Agent Agency contract that you entered into with the Atlantic Coast Life Insurance Company.

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