

Capitol Life Insurance Company

Built on Financial Strength

Capitol Life Insurance Company, which began operations in 1905, is a member of Liberty Bankers Insurance Group and is rated “A- Excellent” from AM Best. This rating reflects the culmination of more than 20 years of growth and development. It is the outcome of innumerable contributions, big and small, over many years.

We thank our customers, team members and producers for helping us achieve this reputable milestone.



Based in Dallas, Texas, Liberty Bankers Insurance Group is comprised of Liberty Bankers Life Insurance Company, Capitol Life Insurance Company, and American Benefit Life Insurance Company, each of them rated “A- Excellent.” Our culture promotes prompt, courteous and accurate service, and defines how we work with our customers and with one another – honestly, with dignity and respect. This empowers us to build enduring relationships with our customers.

High Quality, Well Diversified Portfolio

Key achievements that have helped Liberty Bankers Insurance Group to earn our Excellent rating include:

- **Solid operating performance:** Over the past 20 years, through severe economic recessions and worldwide financial crisis, we have grown our assets every year.
- **Strength through product diversity:** Each of our three primary lines of business, Annuity, Life and Health insurance contribute to our financial success story.
- **Sales growth:** Liberty Bankers Insurance Group is proudly delivering over 50,000 newly issued policies to Americans each year, helping to secure and improve their financial futures.
- **Personal service:** One of our core values is to deliver the level of service that customers desire. We pride ourselves in our people who are available to help agents and policyholders.
- **Capital capacity:** We have the financial resources to continue our growth and remain strong.
- **Management commitment:** We are a privately owned and managed organization, with seasoned leadership personally involved in day-to-day operations.



Liberty Bankers™
Insurance Group | *Capitol Life*

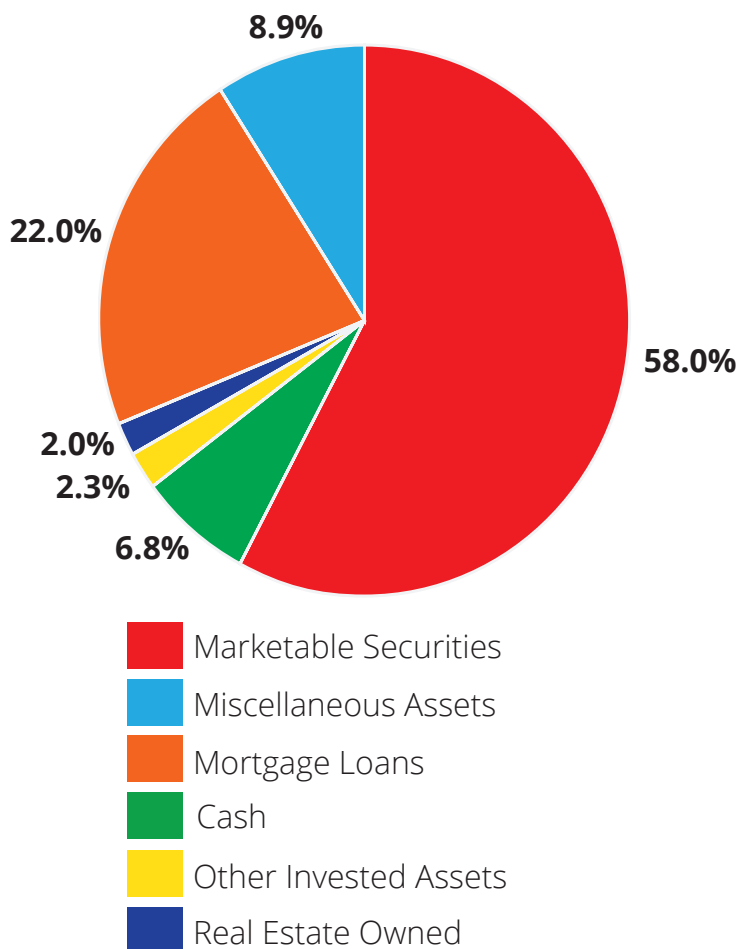
LBIG-0821-CAMB1

Capitol Life utilizes reinsurance services provided by Aspida Re, rated A- (Excellent) by AM Best. Aspida Re is an indirect subsidiary of Ares Management Corporation ("Ares") (NYSE: ARES), a leading global alternative investment manager with approximately \$239 billion of assets under management and approximately 2,000 employees. As of March 31, 2021, Ares managed approximately \$27.1 billion of assets on behalf of more than 130 insurance company clients.

This financial and investment information is summary in nature and is not meant to provide complete financial disclosure for the group or any of its companies. More detailed financial and investment information is available through each company's NAIC filings.

The financial and investment information contained in this brochure is provided for reference only and is meant to provide a summary of such information as of the date provided. The financial and investment performance represented is historical; past performance is not a guarantee of future results. To the extent that any forward-looking statements are contained in this brochure, such statements are based on management's expectations at the time the statements were written and the company has no obligation to update such statements. Moreover any forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from expectations.

Liberty Bankers Insurance Group Asset Allocation



Liberty Bankers Insurance Group Long Term Performance

All numbers in millions	2015	2016	2017	2018	2019	2020	2021 ¹
Total Admitted Assets	\$1,715.6	\$1,939.2	\$2,180.8	\$2,337.2	\$2,508.0	\$2,653.3	\$2,946.0
Total Capital & Surplus	\$197.9	\$204.9	\$201.0	\$231.7	\$242.1	\$257.0	\$262.5

¹ Through June 30, 2021.



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