

February 1, 2022

Annuity Marketing Support
1.800.274.4829

LBIG.com

Annuity Service Center
1.800.745.4927

FIXED INDEXED ANNUITIES

MODIFIED AND LIMITED SINGLE PREMIUM DEFERRED ANNUITIES

Features:	Summit 5 Modified Single Premium	Summit 7 Modified Single Premium	Summit 10 Limited Flexible Premium	Summit 10 Limited Flexible + Premium Bonus
Term:	5 Yrs	7 Yrs	10 Yrs	10 Yrs
Maximum Issue Age:	89 (75 in FL)	85 (70 in FL)	80 (65 in FL)	80 (65 in FL)
Premium Limits:	\$10,000 (NQ) or \$5,000(Q) - \$500,000*	\$10,000 (NQ) or \$5,000 (Q) - \$500,000*	\$10,000 (NQ) or \$5,000(Q) - \$500,000	\$10,000 (NQ) or \$5,000(Q) - \$500,000
Additional Premiums:	1st Year Only	1st Year Only	Allowed 1st 3 Years	Allowed 1st 3 Years
Interest Rate Crediting Strategies:				
Fixed Rate	2.00%	2.00%	2.00%	1.50%
S&P 500 [®]				
Annual Point to Point with Cap	4.40%	4.50%	4.50%	3.50%
Annual Point to Point with Participation Rate	20.00%	28.00%	30.00%	25.00%
Annual Monthly Average with Cap	4.60%	4.80%	5.15%	3.75%
Nasdaq-100 [®]				
Annual Point to Point with Cap	4.40%	4.50%	4.50%	3.50%
Annual Point to Point with Participation Rate	20.00%	28.00%	30.00%	25.00%
Annual Monthly Average with Cap	4.60%	4.80%	5.15%	3.75%
Guaranteed Minimum Interest on Fixed Account	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2022 is 1.00%.			
Guaranteed Minimum Surrender Value:	87.5% of premiums accumulated at 1%			
Reallocations:	Annually on anniversary			
Surrender Charges:	9,9,8,7,6,0%	9,9,8,7,6,5,4,0%	9,9,8,7,6,5,4,3,2,1,0%	9,9,8,7,6,5,4,3,2,1,0%
Death Benefit (Annuitant/Owner)	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Market Value Adjustment:	5 Years	7 Years	10 Years	10 Years
Penalty Free Withdrawals:	10% of Accumulated Value after Yr 1			
Health Care Benefits**:	Nursing Home Confinement • Terminal Illness Diagnosis • Total Disability • Home Health Care 1st Year 10% of Accumulated Value, thereafter 50%			
5 x 5 Annuitization:	N/A	N/A	Available after 5 Years	
Premium Bonus Rider:	N/A	N/A	N/A	6% on 1st Year Premiums Only*** Vests over 10 years
Product Availability:	ONLY THROUGH CAPITOL LIFE: All states, EXCEPT CA, NY, RI			
1st Yr Gross Commission (level 8)	0-75: 3.75% 76-80: 2.00% 81-89: 1.00%	0-75: 5.50% 76-80: 4.50% 81-85: 1.75%	0-75: 7.00% 76-80: 5.00%	0-75: 7.00% 76-80: 5.00%

*Premium over \$500,00 requires prior approval of Jumbo Questionnaire. **Available on qualified and non-qualified policies.

***Recovery will apply to any withdrawals made during the 1st 10 policy years. Does not apply to penalty free withdrawals or after the Surrender Charge period or upon death of Owner.

Policy Forms May Vary By State • Please Refer To Specific Policies For Complete Product Information • Rates Are Subject To Change Without Notice • For Agent Use Only • Not For Use With The Public