

Built on

Financial Strength

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 crises, 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.



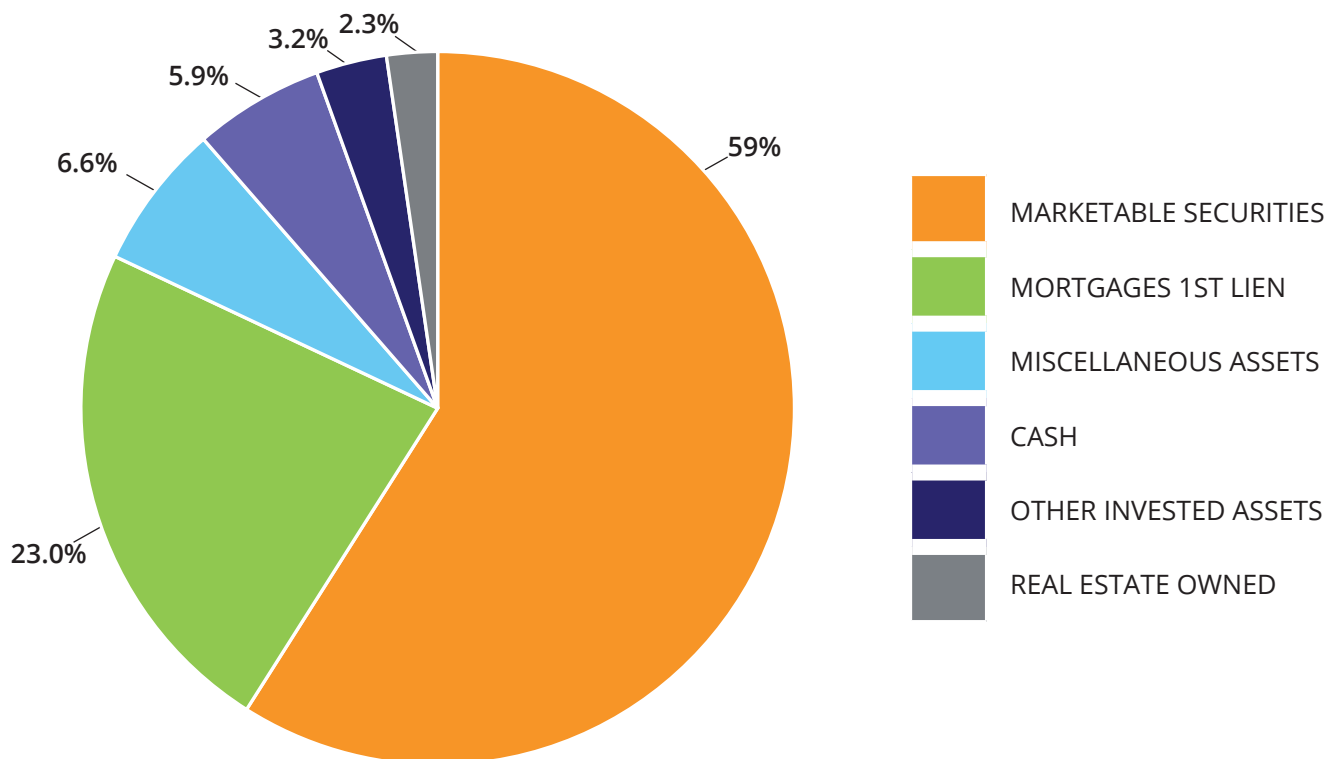
Liberty Bankers Life Insurance Company, which began operations in 1958, is a member of Liberty Bankers Insurance Group and is rated “A- Excellent” from AM Best. This rating reflects the culmination of more than 20 years of growth and development. It is the outcome of innumerable contributions, big and small, over many years. We thank our customers, team members and producers for helping us achieve this reputable milestone.



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	2017	2018	2019	2020	2021
TOTAL ADMITTED ASSETS	\$2,130.69	\$2,281.20	\$2,450.40	\$2,615.20	\$3,051.50
TOTAL CAPITAL & SURPLUS	\$201.00	\$231.70	\$242.10	\$257.00	\$278.40
TOTAL ADJUSTED CAPITAL & SURPLUS	\$238.36	\$268.80	\$284.10	\$302.50	\$339.90



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Liberty Bankers Life Insurance Company
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