

November 1, 2022

Annuity Marketing Support
1.800.274.4829

LBIG.com

Annuity Service Center
1.800.745.4927

BANKERS ELITE SERIES

ENHANCED RATE / MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	4.50%	4.45%	4.40%	4.45%
Current Rate Guarantee:	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Renewal Rate Strategy:	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 9 Yrs
Minimum Guaranteed Rate:[■]	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%.			
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90 <small>(75 in CA & FL)</small>	90 <small>(75 in CA & FL)</small>	85 <small>(70 in CA & FL)</small>	80 <small>(65 in CA & FL)</small>
Minimum Premium:^{**}	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>
Maximum Withdrawal Charges:	3 Yrs <small>7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs (No MVA in PA & MO)</small>	5 Yrs <small>7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)</small>	7 Yrs <small>7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs (No MVA in PA & MO)</small>	9 Yrs <small>7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 1.8, 0.9, 0% +/- MVA 1st 9 Yrs (No MVA in PA & MO)</small>
Penalty Free Withdrawals:	NO PENALTY FREE WITHDRAWALS DURING SURRENDER CHARGE PERIOD, EXCEPT RMDs AFTER THE FIRST POLICY YEAR.			
Health Waiver Benefits:	No			
Death Benefit (Annuitant/Owner):	SURRENDER VALUE. Surviving spouses may elect to continue the policy as their own and avoid surrender charges. Non-spousal beneficiaries may reduce or avoid charges by deferring payment or taking a periodic income. CA Only: Death Benefit equals Accumulation Value for policies issued ages 65 and above. FL Only: Death Benefit equals Accumulation Value for policies issued at all ages.			
Suitability Comments:	Most suitable for those seeking higher rates; not needing liquidity (except RMDs) during initial rate guarantee period and desiring full liquidity and control after surrender charges expire. No automatic renewal of surrender charges! CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.			
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY			
Available through Capitol Life:	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
Products NOT Available in:	NY			
1st Yr Gross Commission (level 8):^{■■}	2.00% at all ages	2.25% at all ages	2.50% at all ages	2.75% at all ages

^{**}Premium over \$500,000 requires prior approval of Jumbo Questionnaire.

[■]The Minimum Guaranteed 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%.

^{■■}CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.

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

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BANKERS SERIES

MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers 3	Bankers 5	Bankers 5 Premier	Bankers 5 Premier Plus	Bankers 7	Bankers 7 Premier
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	4.20%	4.10%	4.40%	5.20% <small>4.20% Yrs 2-5</small>	4.00%	4.30%
Current Rate Guarantee:	3 Yrs	5 Yrs	5 Yrs	5 Yrs	7 Yrs	7 Yrs
Renewal Rate Strategy:	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 7 Yrs
Minimum Guaranteed Rate:*	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	85	85
Minimum Premium:**	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>
Maximum Withdrawal Charges:	3 Yrs 8, 7, 6, 0% +/- MVA 1st 3 Yrs (No MVA in PA & MO)	5 Yrs 8, 7, 6, 5, 4, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	5 Yrs 8, 7, 6, 5, 5, 4, 5, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	5 Yrs 8.1, 7.3, 6.4, 5.5, 4.5, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 5, 4, 0% Ages 56+: 8, 7, 6, 5, 4, 5, 3.5, 2.5, 0% +/- MVA 1st 7 Yrs (No MVA in PA & MO)	7 Yrs Ages 0-55: 12.4, 11.5, 10.5, 8.5, 6.5, 5.5, 4.5, 0% Ages 56+: 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5, 0% +/- MVA 1st 7 Yrs (No MVA in PA & MO)
Penalty Free Withdrawals:	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100
Health Waiver Benefits:	Nursing Home Benefit • Terminal Illness Benefit • Total Disability Benefit • Home Health Care Benefit 1st Year 10% of Accumulated Value, thereafter 50% • Available on Qualified & Non-Qualified policies.					
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Suitability Comments:	3 Yr MYG; MVA for 3 Yrs Only Liquid After 3 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	7 Yr MYG; MVA for 7 Yrs Only Liquid After 7 Yrs	7 Yr MYG; MVA for 7 Yrs Only Liquid After 7 Yrs
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NH, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, FL, GA, HI, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
Available through Capitol Life:	AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, ME, MI, MO, TX, VT	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, ME, MI, MO, TX, VT	AK, DC, HI, MA, ME, MI, MO, TX, VT
Products Not Available In:	NY	NY	DE, NY	DE, NY	DE, NY	AL, DE, IA, NM, NY
1st Yr Gross Commission (level 8):	0-80: 2.00% 81-90: 1.00%	0-80: 3.25% 81-90: 1.50%	0-80: 2.00% 81-90: 0.40%	0-80: 2.00% 81-90: 0.40%	0-80: 4.00% 81-85: 2.00%	0-80: 2.15% 81-85: .45%

*The Minimum Guaranteed Rate for policies issued in 2022 will be 1.00%. **Premium over \$500,000 requires prior approval of Jumbo Questionnaire.

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TRADITIONAL

LIBERTY SERIES
FLEXIBLE / SINGLE PREMIUM ANNUITIES

SPIA

IMMEDIATE
ANNUITY

Features	Liberty Choice	Liberty Select
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	4.50% <small>(3.50% Base Rate Plus 1.00% 1st Year Bonus)</small>	5.00% <small>(3.50% Base Rate Plus 1.50% 1st Year Bonus)</small>
Current Rate Guarantee:	1 Yr	1 Yr
Renewal Rate Strategy:	Rate Determined Annually	Rate Determined Annually
Minimum Guaranteed Rate:♦	1.00%	1.00%
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90 <small>(85 in OK)</small>	85
Minimum Premium:♦♦	\$5,000 Single; \$100 Monthly Additions	\$5,000 Single; \$100 Monthly Additions
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>
Maximum Withdrawal Charges:	5 Yrs <small>8, 7, 6, 5, 4, 0% +/- MVA 1st 5 Yrs</small>	7 Yrs <small>Ages 0-55: 12, 11, 10, 8, 6, 4, 2, 0% Ages 56+: 8, 7, 6, 5, 4, 3, 2, 0% +/- MVA 1st 7 Yrs</small>
Penalty Free Withdrawals:	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100	RMDs OR Accum Interest Twice Yearly; OR Monthly Int if > \$100
Health Waiver Benefits:	Nursing Home Benefit • Terminal Illness Benefit • Total Disability Benefit • Home Health Care Benefit 1st Year 10% of Accumulated Value, thereafter 50% • Available on Qualified & Non-Qualified policies.	
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value
Suitability Comments:	Accepts Additional Premiums	
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY
Available through Capitol Life:	Not Available	
Products NOT Available in:	AL, NY	
1st Yr Gross Commission (level 8):	0-80: 4.00% 81-90: 2.00% Eligible for 25 BP Annual Trail	0-80: 5.50% 81-85: 2.50% Eligible for 25 BP Annual Trail

Income Annuity	
Illustration	
Term of Contract	
N/A	
N/A	
100 Period Certain; 80 Life Contingent and/or Joint	
\$25,000	
Q or NQ <small>(not available as 403(b) or SIMPLE IRA) (Q only in CO, ME, SD & WY)</small>	
N/A	
Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint & Survivor	
No	
None	
Current payouts based on \$100,000 premium (no premium tax):	5 yr Term Certain: \$1,828 10 yr Term Certain: \$1,002 Life Only Male 65: \$ 628
AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NE, NH, NJ, NV, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY	
AK, AL, DC, HI, ME, MI, MO, TX, VT	
NY	
2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)	

♦The Minimum Guaranteed Rate for policies issued in 2022 will be 1.00%. ♦♦Premium over \$500,000 requires prior approval of Jumbo Questionnaire.
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

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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 <small>(75 in FL)</small>	85 <small>(70 in FL)</small>	80 <small>(65 in FL)</small>	80 <small>(65 in FL)</small>
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	7.75%	8.00%	8.25%	6.00%
Annual Point to Point with Participation Rate	35.00%	37.50%	40.00%	30.00%
Annual Monthly Average with Cap	7.75%	8.00%	8.25%	6.00%
Nasdaq-100 [®]				
Annual Point to Point with Cap	7.75%	8.00%	8.25%	6.00%
Annual Point to Point with Participation Rate	35.00%	37.50%	40.00%	30.00%
Annual Monthly Average with Cap	7.75%	8.00%	8.25%	6.00%
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 Waiver Benefits:	Nursing Home Benefit • Terminal Illness Benefit • Total Disability Benefit • Home Health Care Benefit 1st Year 10% of Accumulated Value, thereafter 50% • Available on Qualified & Non-Qualified policies.			
5 x 5 Annuity:	N/A	N/A	Available after 5 Years	
Premium Bonus Rider:**	N/A	N/A	N/A	8% on 1st Year Premiums Only Vests over 10 years
Product Availability:	ONLY THROUGH CAPITOL LIFE: All states, EXCEPT CA, NY, RI. (Q only in CO, ME, SD & WY)			
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 \$500,000 requires prior approval of Jumbo Questionnaire.

**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.

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