

BANKERS ELITE SERIES

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

Features:	Bankers Elite 3 BankersElite-0112*	Bankers Elite 5 BankersElite-0112*	Bankers Elite 7 BankersElite-0112*	Bankers Elite 9 BankersElite-0112*
1st Year Rate: (All interest rates are Annual Effective Yields)	2.55%	3.15%	3.40%	3.55%
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 2019 is 1.65%.			
Maximum Issue Age: (Annuitant & Owner ALB)	90 (75 in CA & FL)	90 (75 in CA & FL)	85 (70 in CA & FL)	80 (65 in CA & FL)
Minimum Premium [†] :	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)
Maximum Withdrawal Charges:	3 Yrs 7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs (No MVA in PA & MO)	5 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	7 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs (No MVA in PA & MO)	9 Yrs 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)
Penalty Free Withdrawals:	NO PENALTY FREE WITHDRAWALS FOR ANY REASON (INCLUDING RMDs) DURING SURRENDER CHARGE PERIOD; THEREAFTER, 100% LIQUID			
N Home & Disability Waiver:	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, <i>including RMDs</i> , 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:	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, 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:	DE, MN, NH, 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

*The maximum premium without prior approval is \$500,000.

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

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

BANKERS SERIES

MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers 3 ICC17-Bankers 3-0704+	Bankers 5 Bankers 5-0704*++	Bankers 5 Premier BankersPremier-0407*	Bankers 5 Premier Plus BankersPlus-0307*	Bankers 7 Bankers 7-0307*	Bankers 7 Premier BankersPrem7-0910*
1st Year Rate: (All interest rates are Annual Effective Yields)	2.40%	2.70%	3.00%	3.80% 2.80% Yrs 2-5	2.95%	3.25%
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**:	1.65%*	1.65%*	1.65%*	1.65%*	1.65%*	1.65%*
Maximum Issue Age: (Annuitant & Owner ALB)	90 (85 in OK)	90 (85 in OK)	90 (85 in OK)	90 (85 in OK)	85	85
Minimum Premium**:	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)
Maximum Withdrawal Charges:	3 Yrs 8, 7, 6% +/- MVA 1st 3 Yrs (No MVA in PA & MO)	5 Yrs 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	5 Yrs 8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	5 Yrs 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 5, 4% Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5% +/- 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% Ages 56+: 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5% +/- MVA 1st 7 Yrs (No MVA in PA & MO)
Penalty Free Withdrawals:	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
N Home & Disability Waiver***:	Yes	Yes	Yes	Yes	Yes	Yes
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 ⁺ , DE ⁺ , CO, CT, FL ⁺ , GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, 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	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AZ, AR, CA, CO, CT, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, 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:	MN, NY	MN, NH, NY	DE, MN, NH, NY	DE, MN, NH, NY	DE, MN, NH, NY	AL, DE, IA, MN, NH, NM, NY, OR
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 2019 will be 1.65%. **The maximum premium without prior approval is \$500,000. ***Available on nonqualified policies only. ****1/12 of Annual Commission paid monthly on Account Value.

⁺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 2019 is 1.65%

⁺⁺Policy forms may vary for the states of: California, Delaware, Florida, Montana, North Dakota, South Dakota and District of Columbia. See specific policy disclosures for complete information. ⁺⁺Policy forms in Texas: Bankers 5-0707-TX.

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www.LibertyBankersLife.com

TRADITIONAL

LIBERTY SERIES

FLEXIBLE / SINGLE PREMIUM ANNUITIES

Features:	Liberty Choice 1400-0917*	Liberty Select 1030-0804*
Ist Year Rate: (All interest rates are Annual Effective Yields)	3.00% (2.00% Base Rate Plus 1.00% 1st Year Bonus)	3.65% (2.15% Base Rate Plus 1.50% 1st Year Bonus)
Current Rate Guarantee:	1 Yr	1 Yr
Renewal Rate Strategy:	Rate Determined Annually	Rate Determined Annually
Minimum Guaranteed Rate†:	1.65%	1.65%
Maximum Issue Age: (Annuitant & Owner ALB)	90 (85 in OK)	85
Minimum Premium††:	\$5,000 Single; \$100 Monthly Additions	\$5,000 Single; \$100 Monthly Additions
Use:	Q or NQ (not available as 403(b) or SIMPLE IRA)	Q or NQ (not available as 403(b) or SIMPLE IRA)
Maximum Withdrawal Charges:	5 Yrs 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 4, 2% Ages 56+: 8, 7, 6, 5, 4, 3, 2% +/- MVA 1st 7 Yrs
Penalty Free Withdrawals:	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
N Home & Disability Waiver†††:	Yes	Yes
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value
Suitability Comments:	Accepts Additional Premiums	
Available through Liberty Bankers Life:	AR, AZ, CA, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NV, NM, OH, OK, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI	
Available through Capitol Life:	Not Available	
Products NOT Available in:	AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY	
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

SPIA

IMMEDIATE
ANNUITY

Income Annuity 1080-0906*
Illustration
Term of Contract
N/A
N/A
100 Period Certain; 80 Life Contingent and/or Joint
\$25,000
Q or NQ (not available as 403(b) or SIMPLE IRA)
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: 5 yr Term Certain: \$1,735 10 yr Term Certain: \$ 933 Life Only Male 65: \$ 549
AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD**** ME, MI, MS, MT, NE, NJ, NV, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI
AK, AL, DC, HI, ME, MI, MO, TX, VT
MN, NH, NY, WY
2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)

SPWL

SINGLE PREMIUM
WHOLE LIFE

Features:	Liberty Legacy ICC17-SPWL
Death Benefit & Cash Values:	Guaranteed
Death Benefit	Face Amount
Guarantee Period:	To Attained Age 121
Type of Policy:	Whole Life/Modified Endowment Contract
Health Underwriting:	Telephone/No APSS or Exams (Super Simplified - Point of Sale Approval)
Issue Ages:	50 - 80
Minimum Premium: Maximum Premium:	\$20,000 Varies by Issue Age & Underwriting Classification (Refer to Agent's Guide)
Use:	Tax Efficient Wealth Transfer Terminal/Chronic Illness Benefits (Refer to Agent's Guide)
Liquidity:	Policy Loans Available No Partial Surrenders or Withdrawals
Accelerated Death Benefits:	Terminally Ill or Chronically Ill (Lesser of 80% of Face Amount or \$250,000)
Guaranteed Death Benefit based on \$100,000 premium:	Male-P-NT Age 60: \$183,150 Age 70: \$150,375 Female-P-NT Age 60: \$206,611 Age 70: \$167,504
Available through Liberty Bankers Life:	AK, AR, AZ, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NE, NJ, NM, NC, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY
Available through Capitol Life:	AL, MO
Products NOT Available in:	CA, DE, DC, MN, NH, NY, ND, SD
1st Yr Gross Commission (level 8):	50-80: 14.00%