

## HERITAGE ELITE

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 5, 2025

Features:	Heritage Elite 3	Heritage Elite 5	Heritage Elite 7	Heritage Elite 9
<b>Initial Rate:</b> (All interest rates are Annual Effective Yields)	<b>5.10%</b>	<b>5.20%</b>	<b>5.25%</b>	<b>5.25%</b>
<b>Guarantee Periods</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>9 Yrs</b>
<b>Maximum Issue Age*</b> (Annuitant, Owner ALB)	90	90	88	86
<b>Renewal Available</b>	At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.  Renewals must be within the Heritage Elite products.			
<b>Maximum Withdrawal Charges (+/- MVA)</b>	<b>3 Yrs</b> 7.9%, 7.0%, 6.2%, 0.0%	<b>5 Yrs</b> 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0.0%	<b>7 Yrs</b> 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 3.5%, 2.7%, 0.0%	<b>9 Yrs</b> 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 3.5%, 2.7% 1.8%, 0.9%, 0.0%
<b>Minimum Guaranteed Rate</b>	At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.			
<b>Premium Limits</b>	\$10,000 for both Qualified and Non-Qualified  Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
<b>Use</b> Qualified only CO, ME, SD, & WY	<b>NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA</b> (not available as 401(k) 403(b) or SIMPLE IRA)			
<b>Penalty-Free Withdrawals</b>	<b>No penalty-free withdrawals during surrender charge period</b> , except RMDs after the first policy year.			
<b>Health Waiver Benefits</b>	None			
<b>Death Benefit (Annuitant/Owner)</b>	<b>Accumulated Value at Death</b>			
<b>Suitability Comments</b>	<b>Most suitable for those seeking higher rates; not needing liquidity (except RMDs) during initial rate guarantee period.</b>			
<b>Product Availability</b> Liberty Bankers/Capitol Life	Available in all States, except CA & NY			
<b>1st Year Gross Commission<sup>1</sup></b>	18 - 80: 1.50% 81 - 90: 1.00%	18 - 80: 2.25% 81 - 90: 1.25%	18 - 80: 2.50% 81 - 88: 1.25%	18 - 80: 2.75% 81 - 86: 1.25%

Policy Forms May Vary By State • Please Refer To Specific Policies For Complete Product Information • Rates Are Subject To Change

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<sup>1</sup> 100% commission charge back in the event of death 6 months from the date of issue.

\*Minimum Issue Age 18 Years



# HERITAGE PREMIER

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 5, 2025

Features:	Heritage Premier 3	Heritage Premier 5	Heritage Premier 7	Heritage Premier 9
<b>Initial Rate:</b> (All interest rates are Annual Effective Yields)	<b>5.05%</b>	<b>5.15%</b>	<b>5.20%</b>	<b>5.20%</b>
<b>Guarantee Periods</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>9 Yrs</b>
<b>Maximum Issue Age*</b> (Annuitant, Owner ALB)	90	90	88	86
<b>Renewal Available</b>	At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.  Renewals must be within the Heritage Premier products.			
<b>Maximum Withdrawal Charges (+/- MVA)</b>	<b>3 Yrs</b> 8.1%, 7.1%, 6.1%, 0.0%	<b>5 Yrs</b> 8.1%, 7.1%, 6.1%, 5.1%, 4.6%, 0.0%	<b>7 Yrs</b> 8.1%, 7.1%, 6.1%, 5.1%, 4.6%, 3.6%, 2.6%, 0.0%	<b>9 Yrs</b> 8.1%, 7.1%, 6.1%, 5.1%, 4.6%, 3.6%, 2.6% 1.6%, 0.6%, 0.0%
<b>Minimum Guaranteed Rate</b>	At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.			
<b>Premium Limits</b>	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
<b>Use</b> Qualified only CO, ME, SD, & WY	<b>NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA</b> (not available as 401(k) 403(b) or SIMPLE IRA)			
<b>Penalty-Free Withdrawals</b>	After your contract has been in force for 30 days, you may request <b>Systematic Penalty-Free Withdrawals</b> of interest. Subject to a minimum of \$100.00.			
<b>Health Waiver Benefits</b>	<ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.			
<b>Death Benefit (Annuitant/Owner)</b>	<b>Accumulated Value at Death</b>			
<b>Suitability Comments</b>	<b>Most suitable for those seeking immediate access to interest earnings after 30 days.</b>			
<b>Product Availability</b> Liberty Bankers/Capitol Life	Available in all States, except CA & NY			
<b>1st Year Gross Commission<sup>1</sup></b>	18 - 80: 1.50% 81 - 90: 0.40%	18 - 80: 2.00% 81 - 90: 0.40%	18 - 80: 2.15% 81 - 88: 0.45%	18 - 80: 2.25% 81 - 86: 0.50%

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<sup>1</sup>100% commission charge back in the event of death 6 months from the date of issue.

\*Minimum Issue Age 18 Years



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# HERITAGE PREMIER PLUS

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 5, 2025

Features:	Heritage Premier Plus 3	Heritage Premier Plus 5	Heritage Premier Plus 7	Heritage Premier Plus 9
<b>Initial Rate:</b> (All interest rates are Annual Effective Yields)	<b>5.70%</b> 4.70% Yrs 2-3	<b>5.95%</b> 4.95% Yrs 2-5	<b>6.05%</b> 5.05% Yrs 2-7	<b>6.075%</b> 5.075% Yrs 2-9
<b>Guarantee Periods</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>9 Yrs</b>
<b>Maximum Issue Age*</b> (Annuitant, Owner ALB)	90	90	88	86
<b>Renewal Available</b>	At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.  Renewals must be within the Heritage Premier Plus products.			
<b>Maximum Withdrawal Charges (+/- MVA)</b>	<b>3 Yrs</b> 8.2%, 7.2%, 6.2%, 0.0%	<b>5 Yrs</b> 8.2%, 7.2%, 6.2%, 5.2%, 4.6%, 0.0%	<b>7 Yrs</b> 8.2%, 7.2%, 6.2%, 5.2%, 4.6%, 3.6%, 2.7%, 0.0%	<b>9 Yrs</b> 8.2%, 7.2%, 6.2%, 5.2%, 4.6%, 3.6%, 2.7% 1.7%, 0.7%, 0.0%
<b>Minimum Guaranteed Rate</b>	At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.			
<b>Premium Limits</b>	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
<b>Use</b> Qualified only CO, ME, SD, & WY	<b>NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA</b> (not available as 401(k) 403(b) or SIMPLE IRA)			
<b>Penalty-Free Withdrawals</b>	After your contract has been in force for 30 days, you may request <b>Systematic Penalty-Free Withdrawals</b> of interest. Subject to a minimum of \$100.00 .			
<b>Health Waiver Benefits</b>	<ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.			
<b>Death Benefit (Annuitant/Owner)</b>	<b>Accumulated Value at Death</b>			
<b>Suitability Comments</b>	<b>Most suitable for those seeking an enhanced first year interest rate and immediate access to interest earnings after 30 days.</b>			
<b>Product Availability</b> Liberty Bankers/ Capitol Life	Available in all States, except CA & NY			
<b>1st Year Gross Commission<sup>1</sup></b>	18 - 80: 1.50% 81 - 90: 0.40%	18 - 80: 2.00% 81 - 90: 0.40%	18 - 80: 2.15% 81 - 88: 0.45%	18 - 80: 2.25% 81 - 86: 0.50%

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# HERITAGE CLASSIC

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 5, 2025

Features:	Heritage Classic 3	Heritage Classic 5	Heritage Classic 7	Heritage Classic 9
<b>Initial Rate:</b> (All interest rates are Annual Effective Yields)	<b>4.65%</b>	<b>4.80%</b>	<b>4.90%</b>	<b>4.95%</b>
<b>Guarantee Periods</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>9 Yrs</b>
<b>Maximum Issue Age*</b> (Annuitant, Owner ALB)	90	90	88	86
<b>Renewal Available</b>	At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.  Renewals must be within the Heritage Classic products.			
<b>Maximum Withdrawal Charges (+/- MVA)</b>	<b>3 Yrs</b> 8.0%, 7.0%, 6.0%, 0.0%	<b>5 Yrs</b> 8.0%, 7.0%, 6.0%, 5.0%, 4.5%, 0.0%	<b>7 Yrs</b> 8.0%, 7.0%, 6.0%, 5.0%, 4.5%, 3.5%, 2.5%, 0.0%	<b>9 Yrs</b> 8.0%, 7.0%, 6.0%, 5.0%, 4.5%, 3.5%, 2.5% 1.5%, 0.5%, 0.0%
<b>Minimum Guaranteed Rate</b>	At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.			
<b>Premium Limits</b>	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
<b>Use</b> Qualified only CO, ME, SD, & WY	<b>NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA</b> (not available as 401(k) 403(b) or SIMPLE IRA)			
<b>Penalty-Free Withdrawals</b>	After the first contract year, you may withdraw up to 10% of the accumulated value as of the last contract anniversary date. Withdrawals in excess of the penalty-free amount are subject to Surrender Charges and MVA.			
<b>Health Waiver Benefits</b>	<ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.			
<b>Death Benefit (Annuitant/Owner)</b>	<b>Accumulated Value at Death</b>			
<b>Suitability Comments</b>	<b>Most suitable for those seeking greater liquidity through penalty-free withdrawals and/or Health Waiver Benefits.</b>			
<b>Product Availability</b> Liberty Bankers/Capitol Life	Available in all States, except CA & NY			
<b>1st Year Gross Commission<sup>1</sup></b>	18 - 80: 2.00% 81 - 90: 1.00%	18 - 80: 3.25% 81 - 90: 1.50%	18 - 80: 4.00% 81 - 88: 2.00%	18 - 80: 4.25% 81 - 86: 2.05%

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# HERITAGE ACCUMULATOR

Flexible Premium Deferred Annuity

Effective May 5, 2025

Features:	
<b>1st Year Rate:</b> (All interest rates are Annual Effective Yields)	<b>2.90%</b>
<b>Guarantee Period:</b>	1 Year
<b>Renewal Rate Strategy</b>	Rate Determined Annually
<b>Minimum Guaranteed Rate</b>	At the end of the period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 1.00%
<b>Maximum Issue Age*</b> (Annuitant, Owner ALB)	100
<b>Premium Limits</b>	\$25,000 Single • \$5,000 Additions
<b>Use</b> Qualified only CO, ME, SD, & WY	<b>NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA</b> (not available as 401(k) 403(b) or SIMPLE IRA)
<b>Maximum Withdrawal Charges</b>	No Withdrawal Charges
<b>Penalty Free Withdrawals</b>	<b>100% Liquid</b>
<b>Health Waiver Benefits</b>	None
<b>Death Benefit (Annuitant/Owner)</b>	<b>Accumulated Value</b>
<b>Suitability Comments</b>	<b>Most suitable for those seeking maximum liquidity.</b>
<b>Product Availability</b> <b>Liberty Bankers/Capitol Life</b>	Available in all States, except CA & NY
<b>1st Year Gross Commission<sup>1</sup></b>	18-100: 0.25% 1/12 of Annual Commission paid monthly on Account Value

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# LIBERTY SERIES & SPIA

Flexible/Single Premium Only Annuities Immediate Income  
Effective May 5, 2025

Features:	Liberty Choice	Liberty Select	Income Annuity	
<b>1st Year Rate:</b> (All interest rates are Annual Effective Yields)	<b>5.60%</b> (4.60% Base Rate Plus 1.00% 1st Year Bonus)	<b>6.20%</b> (4.70% Base Rate Plus 1.50% 1st Year Bonus)	Illustration	
<b>Guarantee Periods</b>	<b>1 Yr</b>		<b>Term of Contract</b>	
<b>Maximum Issue Age*</b> (Annuitant, Owner ALB)	90 (85 in OK)	85	<b>100 Period Certain; 80 Life Contingent and/or Joint</b>	
<b>Renewal Available</b>	Rate Determined Annually		<b>N/A</b>	
<b>Maximum Withdrawal Charges (+/- MVA)</b>	<b>5 Yrs</b> 8.0%, 7.0%, 6.0%, 5.0%, 4.0% +/-MVA 1st 5 Yrs	<b>7 Yrs</b> 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	<b>N/A</b>	
<b>Minimum Guaranteed Rate</b>	2.90% for policies issued in 2025		<b>N/A</b>	
<b>Premium Limits</b>	\$5,000 Single • \$100 Additions		<b>\$25,000.00</b>	
<b>Use</b> Qualified only CO, ME, SD, & WY	<b>NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA</b> (not available as 401(k) 403(b) or SIMPLE IRA)		<b>Qualified or Non-Qualified (not available as 403(b) or SIMPLE IRA)</b>	
<b>Penalty-Free Withdrawals</b>	Required Minimum Distributions (RMDs) or Accumulated Interest of Monthly Interest if > \$100		<b>Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint &amp; Survivor</b>	
<b>Health Waiver Benefits</b>	<ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.		<b>None</b>	
<b>Death Benefit (Annuitant/ Owner)</b>	<b>Accumulated Value at Death</b>		<b>Current payout based on \$100,000 premium (no premium tax)</b>	<b>5 Yr Term Certain: \$1,843 10 Yr Term Certain: \$1,018 Life Only Male 65: \$627</b>
<b>Suitability Comments</b>	<b>Accepts Additional Premium</b>		<b>Liberty Bankers: Available in all States, except AL, NY. Capitol Life: Available in AK, AL, DC, HI, ME, MI, MO, TX, VT. Not available in NY.</b>	
<b>Product Availability Liberty Bankers/ Capitol Life</b>	Available in all States, except AL, NY; Liberty Select is not available in ID Liberty Series not available for Capitol Life		<b>2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)</b>	
<b>1st Year Gross Commission<sup>1</sup></b>	18 - 80: 4.00% 81 - 90: 2.00%	18 - 80: 5.50% 81 - 85: 2.50%		

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# SUMMIT FIXED INDEXED ANNUITIES

Modified &amp; Limited Single Premium Deferred Annuities

Effective May 5, 2025

Features:	Summit 5	Summit 7	Summit 10	Summit 10 + Premium Bonus
Term	5 Yrs	7 Yrs	10 Yrs	
Maximum Issue Age*	89	85	80	
Premium Limits	\$10,000 for both Qualified and Non-Qualified • \$5,000 Additions Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of the application.			
Additional Premiums	1 <sup>st</sup> Year Only		1 <sup>st</sup> 3 Years	
Guaranteed Minimum Interest on Fixed Account	2.90% for policies issued in 2025			
Guranteed Minimum Surrender Value	87.5% of Premiums accumulated at 1%			
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%	
Interest Rate Crediting Strategies				
S & P 500 <sup>®</sup>				
Fixed Rate	4.25%	4.25%	4.25%	3.25%
Annual Point to Point Cap	9.00%	9.00%	9.00%	6.50%
Annual Point to Point with Participation Rate	40.00%	45.00%	45.00%	35.00%
Nasdaq - 100 <sup>®</sup>				
Annual Point to Point with Cap	9.00%	9.00%	9.00%	6.50%
Annual Point to Point with Participation Rate	40.00%	45.00%	45.00%	35.00%
Health Waiver Benefits	• Nursing Home Benefit • Disability Benefit • Terminal Illness Benefit • Home Health Care Benefit 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.			
Death Benefit	Accumulated Value at Death			
Reallocations	Annually on anniversary			
5 x 5 Annuitization	N/A		Available after 5 Years	
Market Value Adjustment	5 Yrs	7 Yrs	10 Yrs	
Penatly-Free Withdrawals	10% of Accumulated Value after Yr 1			
Premium Bonus Rider	NA	NA	NA	8% on 1 <sup>st</sup> Yr Premiums Only Vests over 10 Years
Product Availability Capitol Life Only	Available in all States, except CA, NY, RI. (Qualified Only in CO,ME, SD & WY)			
1st Year Gross Commission <sup>1</sup>	18 - 75: 3.75% 76 - 80: 2.00% 81 - 89: 1.00%	18 - 75: 5.50% 76 - 80: 4.50% 81 - 89: 1.75%	18-75: 7.00% 76-80: 5.00%	18 -75: 7.00% 76- 80: 5.00%

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