

HIT THE ACCUMULATION TARGET



2.80% INTEREST RATE

5 YEAR GUARANTEE

PREMIUM \$500,000

End of Year 1—\$514,000

End of Year 2—\$528,392

End of Year 3—\$543,186

End of Year 4—\$558,396

End of Year 5—\$574,031

+ \$74,031

In 5 years

Commission: 2.25% (0-90) (0-75 in CA & FL)

Not Available in DE & NY | MVA Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0% thereafter



800-373-9697 | FSD Financial | www.FixedAnnuitiesAndLife.com

California Insurance License #0B67385 | Not available in all states | Rates as of 04/27/2021

Request Your Deferred Annuity Illustration Here

Annuitant Name: *

Annuitant Age: *

Gender: *
 Male
 Female

State: * ▼

Premium Deposit: *

Type Of Funds: *
 Non-Qualified (cash 1035 exchange)
 Qualified (IRA 401K)
 Roth IRA

Rate Guarantee Period *
 No Surrender - Liquid (503C only)
 2 Year Term
 3 Year Term
 4 Year Term
 5 Year Term
 6 Year Term
 7 Year Term
 8 Year Term
 9 Year Term
 10 Year Term

Receive Quotes By:
 Email: Adobe Acrobat PDF
 Email: Text
 Phone: Call

Email: *

Phone:

Comments or Requests



SUBMIT

Single Premium Deferred Annuity

Annuitant: Sample Client	Initial Guaranteed Interest Rate: 2.80%
Age: 55, M	Guaranteed for: 5 Years
Anticipated Premium: \$500,000.00	Minimum Guaranteed Interest Rate: 1.00%
State of Residence: California	

TABLE OF ILLUSTRATED VALUES

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	56	500,000.00	514,000.00	473,394.00	514,000.00	473,394.00	448,082.84
2	57	0	528,392.00	491,404.56	528,392.00	491,404.56	465,109.97
3	58	0	543,186.98	509,509.39	543,186.98	509,509.39	482,784.16
4	59	0	558,396.22	528,801.22	558,396.22	528,801.22	501,129.94
5	60	0	574,031.31	548,773.93	574,031.31	548,773.93	520,172.88
6	61	0	579,771.62	579,771.62	590,104.19	590,104.19	530,576.31
7	62	0	585,569.34	585,569.34	606,627.11	606,627.11	541,187.88
8	63	0	591,425.03	591,425.03	623,612.67	623,612.67	552,011.56
9	64	0	597,339.28	597,339.28	641,073.82	641,073.82	563,051.81
10	65	0	603,312.67	603,312.67	659,023.89	659,023.89	574,312.81
20	75	0	666,432.54	666,432.54	868,624.97	868,624.97	532,721.17

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4: 5.30%, Year 5: 4.40%, Year 6+: 0.00%

Bankers Elite Annuity

Designed for **YOU** to **MAXIMIZE INTEREST EARNINGS** while providing **CONTROL** of funds with **NO RECURRING** surrender charges

PLANNING FOR YOUR RETIREMENT?

You worked hard for your money. Now, let us help your money work hard for you! We have industry-leading competitive rates, excellent service, and a history of solid performance upon which you can rely. We are committed to helping you make the most of your finances and showing you the steps toward a more secure future. Leading advisors proudly offer our guaranteed rate annuities!

BANKERS ELITE

Our **BANKERS ELITE** is a single premium deferred annuity with multiple interest rate guarantees to help meet numerous retirement needs. You can use it as an IRA or as an attractive alternative to CDs and other taxable vehicles. Contracts are available with an initial interest rate guarantee period of 3, 5, 7 and 9 years. Guaranteed interest is credited and compounded daily.

TAX DEFERRED ADVANTAGE

Our **ELITE** annuity earns a guaranteed interest rate for a specified term – *tax-deferred*. The advantage? Your savings grow faster than they would if your gains were taxed each year. In other words, you earn interest on your principal AND on money that would be paid in taxes if not for the benefit of income tax deferral. The longer you defer taxes, the better – especially if you expect to be in a lower tax bracket in retirement.

AVOID MARKET RISK

Your money is never subject to stock market risk. You pay no front-end sales charges or annual maintenance fees. 100% of your money is always earning interest for you.



POLICY VALUES

- **Accumulated Value** – 100% of the premium paid and earned interest, less any partial withdrawals.
- **Cash Surrender Value** – The Accumulated Value less any applicable surrender charges and Market Value Adjustment (MVA). (See the attached **BANKERS ELITE** product disclosure.) All partial surrenders, including required minimum distributions from qualified retirement accounts, will be reduced by any applicable surrender charges and MVA.
- **Death Benefit** – The Cash Surrender Value, unless the death benefit is paid under a Payout Option over a period of 5 years or longer or over the beneficiary's life expectancy.*
- **BANKERS ELITE** contains *no permanent surrender charges or MVA*.

*CA & FL, issue up to age 75, with full account value at death.

PAYOUT OPTIONS

At the end of the selected term of your annuity:

- Your **ELITE** annuity account will be 100% liquid.
- There are **NO** automatic renewals of surrender charges for years into the future.
- You decide on the best time to withdraw your money.

Without charges of any kind, at any time in the future, you may choose to:

- **Keep** funds *totally liquid* in your existing policy and continue earning guaranteed interest at a current rate, or
- **Exchange** your existing policy for any other deferred annuity plan we offer at the time and begin a new policy with current interest rate guarantees, or
- **Withdraw** your funds.

IS BANKERS ELITE FOR YOU?

- \$10,000 minimum premium
- Available up to age 90 (depending upon term and some state-specific requirements)*
- Designed to accumulate money for retirement
- Intended for persons who do not foresee needing to access funds during the contract period

ABOUT LIBERTY BANKERS

Liberty Bankers Life enjoys an excellent reputation in the industry. Our careful and conservative investment strategies have resulted in ***steady growth and outstanding returns*** for policyholders like you.

LBL was established in 1958 and is headquartered in Dallas, Texas and operates nationwide. A.M. Best, the nation's most recognized insurance rating agency for the insurance industry, recognizes us *among their top-tier* of companies. We are currently rated **B++** with a **Secure, Stable** outlook.

OTHER PRODUCT LINES

If you anticipate that you will need income from your account, we offer a full range of competitive annuity plans with greater liquidity features. Consistently, our rates are among the highest guaranteed traditional fixed annuities available.

Ask your agent about **our complete line of products** that may meet your specific needs now or in the future:

- **Full-Featured Multi-Year Guaranteed Annuities**
- **Flexible / Single Premium Income Annuities**
- **LIBERTY LEGACY, Single Premium Whole Life Insurance**



Click For A MYGA Illustration

FSD Financial Services



800-373-9697