

BANKERS ELITE SERIES

Enhanced Rate / Multi-Year Guarantee / Single Premium Only Annuities

Effective September 1, 2024

| 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> | 4.80% | 5.15% | 5.15% | 5.10% |
| 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 |
| Renewal Option <small>Not available in MD & OR</small> | Must be same length as Initial Guarantee Period. Renewal Interest Rate based on current rates and may differ from Initial Guarantee Rate. | | | |
| 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 2024 is 3.00%. | | | |
| 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> |
| Premium Limits | \$10,000 (Non-Qualified) or \$5,000 (Qualified) Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application. | | | |
| Use <small>Qualified only in CO, ME, SD & WY</small> | Qualified or Non-Qualified <small>(not available as 403(b) or SIMPLE IRA)</small> | | | |
| Maximum Withdrawal Charges <small>No MVA in PA & MO</small> | 3 Yrs 7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs | 5 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs | 7 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs | 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 |
| 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! | | | |
| Available through Liberty Bankers Life | All states EXCEPT AL and NY | | | |
| 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) | 1.50% at all ages | 2.25% at all ages | 2.50% at all ages | 2.75% at all ages |

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
*Minimum Issue Age 18 Years

Liberty Bankers / Capitol Life

BANKERS SERIES

Multi-Year Guarantee / Single Premium Only Annuities

Effective September 1, 2024

| 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> | 4.70% | 4.80% | 5.10% | 5.90% <small>4.90% Yrs 2-5</small> | 4.80% | 5.10% |
| 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 7 Yrs | |
| Minimum Guaranteed Rate | 3.00% for policies issued in 2024. | | | | | |
| 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 |
| Premium Limits | \$10,000 (Non-Qualified) or \$5,000 (Qualified) Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application. | | | | | |
| Use <small>Qualified only in CO, ME, SD & WY</small> | Qualified or Non-Qualified (not available as 403(b) or SIMPLE IRA) | | | | | |
| Maximum Withdrawal Charges <small>No MVA in PA & MO</small> | 3 Yrs 8, 7, 6, 0% +/- MVA 1st 3 Yrs | 5 Yrs 8, 7, 6, 5, 4, 0% +/- MVA 1st 5 Yrs | 5 Yrs 8, 7, 6, 5.5, 4.5, 0% +/- MVA 1st 5 Yrs | 5 Yrs 8.1, 7.3, 6.4, 5.5, 4.5, 0% +/- MVA 1st 5 Yrs | 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 | 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 |
| Penalty Free Withdrawals | Required Minimum Distributions (RMDs) or Accumulated Interest or Monthly Interest 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 <small>(Annuitant/Owner)</small> | Accumulated 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 | | | 7 Yr MYG MVA for 7 Yrs Only Liquid After 7 Yrs | |
| Available through Liberty Bankers Life | All states EXCEPT AL and NY; Bankers 5 Premier and Premier Plus not available in DE | | | | All states EXCEPT AL, DE, ID, NY | |
| 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 | | DE, NY | | DE, ID, NY | AL, DE, ID NY |
| 1st Yr Gross Commission (level 8) <small>*100% commission charge back in the event of death 6 months from the date of issue.</small> | 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% |

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Annuity Marketing Support
800-274-4829
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Liberty Bankers / Capitol Life BANKERS ACCUMULATOR, LIBERTY SERIES & SPIA

Flexible / Single Premium Only Annuities Immediate Income Annuity

Effective September 1, 2024

| Features | Bankers Accumulator | Liberty Choice | Liberty Select |
|--|---|--|---|
| 1st Year Rate (All interest rates are Annual Effective Yields) | 3.00% | 5.00% (4.00% Base Rate Plus 1.00% 1st Year Bonus) | 5.70% (4.20% Base Rate Plus 1.50% 1st Year Bonus) |
| Current Rate Guarantee | 1 Yr | | |
| Renewal Rate Strategy | Rate Determined Annually | | |
| Minimum Guaranteed Rate | 3.00% for policies issued in 2024. | | |
| Maximum Issue Age* (Annuitant & Owner ALB) | 100 | 90 (85 in OK) | 85 |
| Premium Limits | \$25,000 Single • \$1,000 Monthly Additions | \$5,000 Single • \$100 Monthly Additions | |
| Use Qualified or Non-Qualified | Qualified Only | Qualified or Non-Qualified (not available as 403(b) or SIMPLE IRA) <i>Qualified only in CO, ME, SD & WY</i> | |
| Maximum Withdrawal Charges <i>No MVA in PA & MO</i> | No Withdrawal Charges | 5 Yrs 8, 7, 6, 5, 4, 0% +/- MVA 1st 5 Yrs | 7 Yrs 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 |
| Penalty Free Withdrawals | 100% Liquid | Required Minimum Distributions (RMDs) or Accumulated Interest or Monthly Interest if > \$100 | |
| Health Waiver Benefits | Not Available | 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 | | |
| Suitability Comments* | Accepts Additional Premiums | | |
| Available through Liberty Bankers Life | All states EXCEPT AL, NY | All states EXCEPT AL, NY; Liberty Select not available in ID | |
| Available through Capitol Life | AL, MN, MO | Not Available | |
| Products NOT Available in | NY | AL, NY | |
| 1st Yr Gross Commission (level 8) | 0-100: 0.25% <i>*100% commission charge back in the event of death 6 months from the date of issue.</i> | 0-80: 4.00% 81-90: 2.00% <i>*100% commission charge back in the event of death 6 months from the date of issue.</i> | 0-80: 5.50% 81-85: 2.50% <i>*100% commission charge back in the event of death 6 months from the date of issue.</i> |

| Income Annuity | |
|---|--|
| Illustration | |
| Term of Contract | |
| N/A | |
| N/A | |
| 100 Period Certain; 80 Life Contingent and/or Joint | |
| \$25,000 | |
| Qualified or Non-Qualified (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 (no premium tax) | 5 yr Term Certain: \$1,849 10 yr Term Certain: \$1,025 Life Only Male 65: \$ 620 |
| All states EXCEPT AL, NY | |
| 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) | |

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*Minimum Issue Age 18 Years



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Annuity Marketing Support
800-274-4829
Annuity Service Center
800-745-4927

SUMMIT FIXED INDEXED ANNUITIES

Modified and Limited Single Premium Deferred Annuities

Effective September 1, 2024

| Features | Summit 5 | Summit 7 | Summit 10 | Summit 10 + Premium Bonus |
|---|---|---|-----------------------------|--|
| Term | 5 Yrs | 7 Yrs | 10 Yrs | 10 Yrs |
| Maximum Issue Age* | 89 | 85 | 80 | |
| Premium Limits | \$10,000 (Non-Qualified) or \$5,000 (Qualified) Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application. | | | |
| Additional Premiums | 1st Year Only | | Allowed 1st 3 Years | |
| Interest Rate Crediting Strategies | | | | |
| Fixed Rate | 4.00% | 4.00% | 4.00% | 3.40% |
| S&P 500 ^o | | | | |
| Annual Point to Point with Cap | 9.00% | 9.00% | 9.00% | 6.00% |
| Annual Point to Point with Participation Rate | 37.50% | 40.00% | 40.00% | 30.00% |
| Nasdaq-100 ^o | | | | |
| Annual Point to Point with Cap | 9.00% | 9.00% | 9.00% | 6.00% |
| Annual Point to Point with Participation Rate | 37.50% | 40.00% | 40.00% | 30.00% |
| 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 2024 is 3.00%. | | | |
| 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 | | | |
| 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 Annuitization | 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. (Qualified only in CO, ME, SD & WY) | | | |
| 1st Yr Gross Commission (level 8) <small>*100% commission charge back in the event of death 6 months from the date of issue.</small> | 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% |

*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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