

HERITAGE ELITE

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective October 2, 2025

Features:	Heritage Elite 3	Heritage Elite 5	Heritage Elite 7	Heritage Elite 9
Initial Rate: (All interest rates are Annual Effective Yields)	5.05%	5.20%	5.35%	5.35%
Guarantee Periods	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Maximum Issue Age* (Annuitant, Owner ALB)	90	90	88	86
Renewal Available	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.			
Maximum Withdrawal Charges (+/- MVA) No MVA in California	3 Yrs 7.9%, 7.0%, 6.2%, 0.0%	5 Yrs 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0.0%	7 Yrs 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 3.5%, 2.7%, 0.0%	9 Yrs 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 3.5%, 2.7%, 1.8%, 0.9%, 0.0%
Minimum Guaranteed Rate	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%.			
Premium Limits	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
Use Qualified only CO, ME, SD, & WY	NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)			
Penalty-Free Withdrawals	No penalty-free withdrawals during surrender charge period, except RMDs after the first policy year.			
Health Waiver Benefits	None			
Death Benefit (Annuitant/ Owner)	Accumulated Value at Death			
Suitability Comments	Most suitable for those seeking higher rates; not needing liquidity (except RMDs) during initial rate guarantee period.			
Product Availability Liberty Bankers/Capitol Life	Available in all States, except NY			
1st Year Gross Commission ¹	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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¹ 100% 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 October 2, 2025

Features:	Heritage Premier 3	Heritage Premier 5	Heritage Premier 7	Heritage Premier 9
Initial Rate: (All interest rates are Annual Effective Yields)	5.00%	5.15%	5.30%	5.30%
Guarantee Periods	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Maximum Issue Age* (Annuitant, Owner ALB)	90	90	88	86
Renewal Available	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.			
Maximum Withdrawal Charges (+/- MVA) No MVA in California	3 Yrs 8.1%, 7.1%, 6.1%, 0.0%	5 Yrs 8.1%, 7.1%, 6.1%, 5.1%, 4.6%, 0.0%	7 Yrs 8.1%, 7.1%, 6.1%, 5.1%, 4.6%, 3.6%, 2.6%, 0.0%	9 Yrs 8.1%, 7.1%, 6.1%, 5.1%, 4.6%, 3.6%, 2.6%, 1.6%, 0.6%, 0.0%
Minimum Guaranteed Rate	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%.			
Premium Limits	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
Use Qualified only CO, ME, SD, & WY	NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)			
Penalty-Free Withdrawals	After your contract has been in force for 30 days, you may request Systematic Penalty-Free Withdrawals of interest. Subject to a minimum of \$100.00.			
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 (Annuitant/Owner)	Accumulated Value at Death			
Suitability Comments	Most suitable for those seeking immediate access to interest earnings after 30 days.			
Product Availability Liberty Bankers/Capitol Life	Available in all States, except NY			
1st Year Gross Commission ¹	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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 800-274-4829
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HERITAGE PREMIER PLUS

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective October 2, 2025

Features:	Heritage Premier Plus 3	Heritage Premier Plus 5	Heritage Premier Plus 7	Heritage Premier Plus 9
Initial Rate: (All interest rates are Annual Effective Yields)	5.65% 4.65% Yrs 2-3	5.95% 4.95% Yrs 2-5	6.15% 5.15% Yrs 2-7	6.20% 5.20% Yrs 2-9
Guarantee Periods	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Maximum Issue Age* (Annuitant, Owner ALB)	90	90	88	86
Renewal Available	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.			
Maximum Withdrawal Charges (+/- MVA) No MVA in California	3 Yrs 8.2%, 7.2%, 6.2%, 0.0%	5 Yrs 8.2%, 7.2%, 6.2%, 5.2%, 4.6%, 0.0%	7 Yrs 8.2%, 7.2%, 6.2%, 5.2%, 4.6%, 3.6%, 2.7%, 0.0%	9 Yrs 8.2%, 7.2%, 6.2%, 5.2%, 4.6%, 3.6%, 2.7% 1.7%, 0.7%, 0.0%
Minimum Guaranteed Rate	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%.			
Premium Limits	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
Use Qualified only CO, ME, SD, & WY	NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)			
Penalty-Free Withdrawals	After your contract has been in force for 30 days, you may request Systematic Penalty-Free Withdrawals of interest. Subject to a minimum of \$100.00 .			
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 (Annuitant/Owner)	Accumulated Value at Death			
Suitability Comments	Most suitable for those seeking an enhanced first year interest rate and immediate access to interest earnings after 30 days.			
Product Availability Liberty Bankers/ Capitol Life	Available in all States, except NY			
1st Year Gross Commission ¹	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 October 2, 2025

Features:	Heritage Classic 3	Heritage Classic 5	Heritage Classic 7	Heritage Classic 9
Initial Rate: (All interest rates are Annual Effective Yields)	4.70%	4.90%	4.90%	5.10%
Guarantee Periods	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Maximum Issue Age* (Annuitant, Owner ALB)	90	90	88	86
Renewal Available	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.			
Maximum Withdrawal Charges (+/- MVA) No MVA in California	3 Yrs 8.0%, 7.0%, 6.0%, 0.0%	5 Yrs 8.0%, 7.0%, 6.0%, 5.0%, 4.5%, 0.0%	7 Yrs 8.0%, 7.0%, 6.0%, 5.0%, 4.5%, 3.5%, 2.5%, 0.0%	9 Yrs 8.0%, 7.0%, 6.0%, 5.0%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%, 0.0%
Minimum Guaranteed Rate	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%.			
Premium Limits	\$10,000 for both Qualified and Non-Qualified Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.			
Use Qualified only CO, ME, SD, & WY	NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)			
Penalty-Free Withdrawals	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.			
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 (Annuitant/Owner)	Accumulated Value at Death			
Suitability Comments	Most suitable for those seeking greater liquidity through penalty-free withdrawals and/or Health Waiver Benefits.			
Product Availability Liberty Bankers/Capitol Life	Available in all States, except NY			
1st Year Gross Commission ¹	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 October 2, 2025

Features:	
1st Year Rate: (All interest rates are Annual Effective Yields)	2.90%
Guarantee Period:	1 Year
Renewal Rate Strategy	Rate Determined Annually
Minimum Guaranteed Rate	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%
Maximum Issue Age* (Annuitant, Owner ALB)	100
Premium Limits	\$25,000 Single • \$5,000 Additions
Use Qualified only CO, ME, SD, & WY	NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)
Maximum Withdrawal Charges	No Withdrawal Charges
Penalty Free Withdrawals	100% Liquid
Health Waiver Benefits	None
Death Benefit (Annuitant/Owner)	Accumulated Value
Suitability Comments	Most suitable for those seeking maximum liquidity.
Product Availability Liberty Bankers/Capitol Life	Available in all States, except NY
1st Year Gross Commission ¹	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 October 2, 2025

Features:	Liberty Choice	Liberty Select	Income Annuity	
1st Year Rate: (All interest rates are Annual Effective Yields)	5.40% (4.40% Base Rate Plus 1.00% 1st Year Bonus)	6.00% (4.50% Base Rate Plus 1.50% 1st Year Bonus)	Illustration	
Guarantee Periods	1 Yr		Term of Contract	
Maximum Issue Age* (Annuitant, Owner ALB)	90 (85 in OK)	85	100 Period Certain; 80 Life Contingent and/or Joint	
Renewal Available	Rate Determined Annually		N/A	
Maximum Withdrawal Charges (+/- MVA) No MVA in California	5 Yrs 8.0%, 7.0%, 6.0%, 5.0%, 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	N/A	
Minimum Guaranteed Rate	2.90% for policies issued in 2025		N/A	
Premium Limits	\$5,000 Single • \$100 Additions		\$25,000.00	
Use Qualified only CO, ME, SD, & WY	NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)		Qualified or Non-Qualified (not available as 403(b) or SIMPLE IRA)	
Penalty-Free Withdrawals	Required Minimum Distributions (RMDs) or Accumulated Interest of Monthly Interest if > \$100		Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint & Survivor	
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.		None	
Death Benefit (Annuitant/Owner)	Accumulated Value at Death		Current payout based on \$100,000 premium (no premium tax)	5 Yr Term Certain: \$1,828 10 Yr Term Certain: \$1,021 Life Only Male 65: \$624
Suitability Comments	Accepts Additional Premium		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.	
Product Availability Liberty Bankers/ Capitol Life	Available in all States, except AL, NY; Liberty Select is not available in ID Liberty Series not available for Capitol Life			
1st Year Gross Commission ¹	18 - 80: 4.00% 81 - 90: 2.00%	18 - 80: 5.50% 81 - 85: 2.50%	2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)	

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SUMMIT FIXED INDEXED ANNUITIES

Modified & Limited Single Premium Deferred Annuities

Effective October 2, 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 st Year Only		1 st 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 [®]				
Fixed Rate	4.25%	4.40%	4.50%	3.50%
Annual Point to Point Cap	8.50%	8.75%	9.00%	7.00%
Annual Point to Point with Partici- pation Rate	45.00%	45.00%	45.00%	35.00%
Nasdaq - 100 [®]				
Annual Point to Point with Cap	8.50%	8.75%	9.00%	7.00%
Annual Point to Point with Participation Rate	45.00%	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	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 st 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 ¹	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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