

Liberty Bankers/Capitol Life HERITAGE INTEREST RATES

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective June 16, 2025

The following interest rates will be credited on funds received in our Administrative Office on or after Monday, June 16, 2025 for fixed annuities offered by Liberty Bankers Life and Capitol Life.

Enhanced Rate Multi-Year Guarantee Rate SPDAs ¹	Heritage Elite 3	Heritage Elite 5	Heritage Elite 7	Heritage Elite 9
Initial Rate	5.05%	5.25%	5.25%	5.25%
Guaranteed Rate Term Years	3	5	7	9

Multi-Year Guarantee Rate SPDAs ¹	Heritage Premier 3	Heritage Premier 5	Heritage Premier 7	Heritage Premier 9
Initial Rate	5.00%	5.20%	5.20%	5.20%
Guaranteed Rate Term Years	3	5	7	9

Multi-Year Guarantee Rate SPDAs ¹	Heritage Premier Plus 3	Heritage Premier Plus 5	Heritage Premier Plus 7	Heritage Premier Plus 9
Initial Rate	5.65%	6.00%	6.05%	6.075%
Years 2 +	4.65%	5.00%	5.05%	5.075%
Guaranteed Rate Term Years	3	5	7	9

Multi-Year Guarantee Rate SPDAs ¹	Heritage Classic 3	Heritage Classic 5	Heritage Classic 7	Heritage Classic 9
Initial Rate	4.65%	4.85%	4.85%	4.85%
Guaranteed Rate Term Years	3	5	7	9

Multi-Year Guarantee Rate SPDAs ²	Accumulator
Initial Rate	2.90%
Guaranteed Rate Term Years	1

Traditional/Flexible Single-Premium Annuities ³	Liberty Choice ^{2,3}	Liberty Select ^{2,3}
Initial Rate	5.80%	6.30%
Base Rate	4.80%	4.80%
1st Year Bonus	1.00%	1.50%
Guaranteed Rate Term Years	1	1

SPIA Immediate Annuity	Payouts based on \$100,000 premium, 65 year old male (no premium tax)
5 Yr Term Certain	\$1,838
10 Yr Term Certain	\$1,009
Life Only Male 65	\$627

Apps may be sent electronically via Document Upload on our website or to AnnuityNewBiz@InsAdmin.com or faxed to 844-351-6806 to receive the new rates. No exceptions can be made to this receipt requirement.

¹ 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 0.15%.

² After the initial guarantee period, the minimum guaranteed rate for policies issued during 2025 is 2.90%

³ On Liberty Series products, the bonus rate included is payable from the date a premium is received until the first contract anniversary. Renewal rates are determined at each contract anniversary.

Funds must be received within 45 days from the date the application was received in order to receive the higher rate. Funds received after the 45 day period will be credited with the rate in effect at the time they are received.

Please Refer To Specific Policies For Complete Product Information • Rates Are Subject To Change Without Notice

Annuities issued by Liberty Bankers Life and Capitol Life • Products Not Available in All States

For Agent Use Only • Not For Use With The Public



Liberty BankersTM
Insurance Group

Annuity Marketing Support
800.274.4829
Annuity Service Support
800.745.4927
www.LBIG.com

Fixed Indexed Annuities

Effective June 16, 2025

Summit Fixed Indexed Annuities Offered by Capitol Life Insurance Company™

Fixed Indexed Annuities	Summit 5	Summit 7	Summit 10	Summit 10 + Premium Bonus
Fixed Rate	4.25%	4.40%	4.50%	3.50%
S&P 500®				
Annual Point to Point with Cap	8.50%	8.50%	8.50%	7.00%
Annual Point to Point with Participation Rate	45.00%	45.00%	45.00%	35.00%
Nasdaq-100®				
Annual Point to Point with Cap	8.50%	8.50%	8.50%	7.00%
Annual Point to Point with Participation Rate	45.00%	45.00%	45.00%	35.00%

RATE HOLD: Interest rate holds do not apply to FIAs.

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For use with contract forms ICC20-MSP-FIA, ICC20-LFP-FIA, 23-MSP-FIA-FL (for information about your state, please contact Capitol Life Insurance Company Annuity Marketing at 800-274-4829), and 23-LFP-FIA-FL or endorsement forms ICC20-S&P-FIA, 20-SP500-FIA-FL, ICC20-PB-FIA, 23-PB-FIA-FL, ICC20-CLIC-END-HW, 20-CLIC-END-HW-FL, 20-CLIC-END-HW-SD, ICC19-CLIC-END-IRC-0719, ICC19-END-IRA-0219, ICC19-END-ROTH-0219, ICC20-UNISEX-CLIC-0120. Form numbers may vary by product and state. Products and features not available in all states. This summary is part of a disclosure document provided in connection with your purchase of a Capitol Life Insurance Company annuity.

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