

BANKERS ELITE SERIES

ENHANCED RATE / MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Elite 3 BankersElite-0112*	Bankers Elite 5 BankersElite-0112*	Bankers Elite 7 BankersElite-0112*	Bankers Elite 9 BankersElite-0112*
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	2.15%	3.10%	3.20%	3.30%
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
Minimum Guaranteed Rate:	The minimum rate is determined each year based on a formula and the constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2018 is 1%.			
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>
Minimum Premium*:	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	3 Yrs 7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	7 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs <small>(No MVA in PA & MO)</small>	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 <small>(No MVA in PA & MO)</small>
Penalty Free Withdrawals:	NONE DURING SURRENDER CHARGE PERIOD; THEREAFTER, 100% LIQUID			
N Home & Disability Waiver:	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 during initial rate guarantee period and desiring full liquidity and control after surrender charges expire. No automatic renewal of surrender charges! CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.			
Available through Liberty Bankers Life:	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY			
Available through Capitol Life:	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
Products NOT Available in:	DE, MN, NH, NY			
1st Yr Gross Commission (level 8)**:	2.00% at all ages	2.25% at all ages	2.50% at all ages	2.75% at all ages

*The maximum premium without prior approval is \$500,000.

**CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.

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

March 20, 2018

Marketing Support
1.800.274.4829

www.LibertyBankersLife.com

Annuity Service Center
1.800.745.4927

BANKERS SERIES

MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Accumulator BankersAccum-0307*	Bankers 3 Bankers 3-0704**	Bankers 5 Bankers 5-0704**	Bankers 5 Premier BankersPremier-0407*	Bankers 5 Premier Plus BankersPlus-0307*	Bankers 7 Bankers 7-0307*	Bankers 7 Premier BankersPrem7-0910*
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	1.00%	2.00%	2.65%	3.00%	3.80% <small>2.80% Yrs 2-5</small>	2.75%	3.05%
Current Rate Guarantee:	1 Yr	3 Yrs	5 Yrs	5 Yrs	5 Yrs	7 Yrs	7 Yrs
Renewal Rate Strategy:	Guaranteed 1 Yr	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 7 Yrs
Minimum Guaranteed Rate*:	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	100 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	85	85
Minimum Premium**:	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	None	3 Yrs 8, 7, 6% +/- MVA 1st 3 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 8, 7, 6, 5, 5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 8, 1, 7, 3, 6, 4, 5, 5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 5, 4% Ages 56+: 8, 7, 6, 5, 4, 5, 3.5, 2.5% +/- MVA 1st 7 Yrs <small>(No MVA in PA & MO)</small>	7 Yrs Ages 0-55: 12.4, 11.5, 10.5, 8.5, 6.5, 5.5, 4.5% Ages 56+: 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5% +/- MVA 1st 7 Yrs <small>(No MVA in PA & MO)</small>
Penalty Free Withdrawals:	100% Liquid; must maintain \$10,000 Minimum Account Value	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
N Home & Disability Waiver***:	No	Yes	Yes	Yes	Yes	Yes	Yes
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Suitability Comments:	Totally Liquid NO MVA Accepts Additional Premium of \$1,000 or more Capture Assets!	3 Yr MYG; MVA for 3 Yrs Only Liquid After 3 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 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	7 Yr MYG; MVA for 7 Yrs Only Liquid After 7 Yrs
Available through Liberty Bankers Life:	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AZ, AR, CA, CO, CT, FL, GA, HI, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, NE, NC, ND, NJ, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
Available through Capitol Life:	AL, HI, MA, ME, MI, MO, TX, VT	AK, 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:	AK, DC, DE, MN, NH, NY	MN, NH, NY	MN, NH, NY	DE, MN, NH, NY	DE, MN, NH, NY	DE, MN, NH, NY	AL, DE, ID, IA, MN, MT, NH, NM, NY, OR
1st Yr Gross Commission (level 8):	0-80: 0.50%**** 81-100: 0.40%****	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%

*The Minimum Guaranteed Rate for policies issued in 2018 will be 1.00%. **The maximum premium without prior approval is \$500,000. ***Available on nonqualified policies only. ****1/12 of Annual Commission paid monthly on Account Value.

+Policy forms in Texas: Bankers 3-0707-TX, Bankers 5-0707-TX.

TRADITIONAL LIBERTY SERIES FLEXIBLE / SINGLE PREMIUM ANNUITIES

SPIA IMMEDIATE ANNUITY

SPWL SINGLE PREMIUM WHOLE LIFE

Features:	Liberty Choice 1400-0917*	Liberty Select 1030-0804*
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	3.00% <small>(2.00% Base Rate Plus 1.00% 1st Year Bonus)</small>	3.60% <small>(2.10% Base Rate Plus 1.50% 1st Year Bonus)</small>
Current Rate Guarantee:	1 Yr	1 Yr
Renewal Rate Strategy:	Rate Determined Annually	Rate Determined Annually
Minimum Guaranteed Rate†:	1.00%	1.00%
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90 <small>(85 in OK)</small>	85
Minimum Premium††:	\$5,000 Single; \$100 Monthly Additions	\$5,000 Single; \$100 Monthly Additions
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	5 Yrs <small>8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs</small>	7 Yrs <small>Ages 0-55: 12, 11, 10, 8, 6, 4, 2% Ages 56+: 8, 7, 6, 5, 4, 3, 2% +/- MVA 1st 7 Yrs</small>
Penalty Free Withdrawals:	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
N Home & Disability Waiver†††:	Yes	Yes
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value
Suitability Comments:	Accepts Additional Premiums	
Available through Liberty Bankers Life:	AR, AZ, CA, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NC, ND, NE, NJ, NV, NM, OH, OK, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI	
Available through Capitol Life:	Not Available	
Products NOT Available in:	AL, AK, DC, HI, MN, MO, NH, NY, OR, PA, WY	
1st Yr Gross Commission (level 8):	0-80: 4.00% 81-90: 2.00% Eligible for 25 BP Annual Trail	0-80: 5.50% 81-85: 2.50% Eligible for 25 BP Annual Trail

Income Annuity 1080-0906*
Illustration
Term of Contract
N/A
N/A
90 Period Certain; 80 Life Contingent and/or Joint
\$25,000
Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
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:
5 yr Term Certain: \$1,718 10 yr Term Certain: \$ 925 Life Only Male 65: \$ 529
AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NE, NJ, NV, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI
AK, AL, DC, HI, ME, MI, MO, TX, VT
MN, NH, NY, WY
2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)

Features:	Liberty Legacy ICC17-SPWL
Death Benefit & Cash Values:	Guaranteed
Death Benefit	Face Amount
Guarantee Period:	To Attained Age 121
Type of Policy:	Whole Life/Modified Endowment Contract
Health Underwriting:	Telephone/No APSs or Exams <small>(Super Simplified - Point of Sale Approval)</small>
Issue Ages:	50 - 80
Minimum Premium: Maximum Premium:	\$20,000 Varies by Issue Age & Underwriting Classification (Refer to Agent's Guide)
Use:	Tax Efficient Transfer of Assets
Liquidity:	Policy Loans Available No Partial Surrenders or Withdrawals
Accelerated Death Benefits:	Terminally III or Chronically III <small>(Lesser of 80% of Face Amount or \$250,000)</small>
Suitability Comments:	For Wealth Transfer & Terminal/Chronic Illness Benefits <small>(Refer to Agent's Guide)</small>
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NE, NJ, NM, NC, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY
Available through Capitol Life:	AL, MO
Products NOT Available in:	CA, DE, DC, MN, NH, NY, ND, SD
1st Yr Gross Commission (level 8):	50-80: 12.00%

*The Minimum Guaranteed Rate for policies issued in 2018 will be 1.00%. **The maximum premium without prior approval is \$500,000. ***Available on nonqualified policies only. ****Term Certain is not available.
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