

# BANKERS ELITE SERIES

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

Marketing Support  
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March 15, 2016	Bankers Elite 3 BankersElite-0112	Bankers Elite 5 BankersElite-0112	Bankers Elite 7 BankersElite-0112	Bankers Elite 9 BankersElite-0112
<b>1st Year Rate:</b> <small>(All interest rates are Annual Effective Yields)</small>	<b>2.00%</b>	<b>2.90%</b>	<b>3.20%</b>	<b>3.35%</b>
<b>Current Rate Guarantee:</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>9 Yrs</b>
<b>Renewal Rate Strategy:</b>	<b>Guaranteed 3 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 7 Yrs</b>	<b>Guaranteed 9 Yrs</b>
<b>Minimum Guaranteed Rate:</b>	<b>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 2016 is 1%.</b>			
<b>Maximum Issue Age:</b> <small>(Annuitant &amp; Owner ALB)</small>	<b>90</b> <small>(75 in CA &amp; FL)</small>	<b>90</b> <small>(75 in CA &amp; FL)</small>	<b>85</b> <small>(70 in CA &amp; FL)</small>	<b>80</b> <small>(65 in CA &amp; FL)</small>
<b>Minimum Premium*:</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Use:</b>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>
<b>Maximum Withdrawal Charges:</b>	<b>3 Yrs</b> 7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>7 Yrs</b> 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>9 Yrs</b> 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 &amp; MO)</small>
<b>Penalty Free Withdrawals:</b>	<b>NONE DURING SURRENDER CHARGE PERIOD; THEREAFTER, 100% LIQUID</b>			
<b>N Home &amp; Disability Waiver:</b>	<b>No</b>			
<b>Death Benefit (Annuitant/Owner):</b>	<b>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.</b>			
<b>Suitability Comments:</b>	<b>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 &amp; FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.</b>			
<b>Available through Liberty Bankers Life:</b>	AR, AZ, CA, CO, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY			
<b>Available through Capitol Life:</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
<b>Products NOT Available in:</b>	CT, DE, MN, NH, NJ, NY, RI			
<b>1st Yr Gross Commission (level 8)**:</b>	<b>2.00% at all ages</b>	<b>2.25% at all ages</b>	<b>2.50% at all ages</b>	<b>2.75% at all ages</b>

\*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

# BANKERS SERIES

MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

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March 15, 2016	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
<b>1st Year Rate:</b> <small>(All interest rates are Annual Effective Yields)</small>	<b>1.60%</b>	<b>2.45%</b>	<b>2.75%</b>	<b>3.55%</b> <small>2.55% Yrs 2-5</small>	<b>2.75%</b>	<b>3.05%</b>
<b>Current Rate Guarantee:</b>	<b>3 Yrs</b>	<b>5 Yrs</b>	<b>5 Yrs</b>	<b>5 Yrs</b>	<b>7 Yrs</b>	<b>7 Yrs</b>
<b>Renewal Rate Strategy:</b>	<b>Guaranteed 3 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 5 Yrs</b>	<b>Guaranteed 7 Yrs</b>	<b>Guaranteed 7 Yrs</b>
<b>Minimum Guaranteed Rate*:</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Maximum Issue Age:</b> <small>(Annuitant &amp; Owner ALB)</small>	<b>90</b> <small>(85 in OK)</small>	<b>90</b> <small>(85 in OK)</small>	<b>90</b> <small>(85 in OK)</small>	<b>90</b> <small>(85 in OK)</small>	<b>85</b>	<b>85</b>
<b>Minimum Premium**:</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Use:</b>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>
<b>Maximum Withdrawal Charges:</b>	<b>3 Yrs</b> 8, 7, 6% +/- MVA 1st 3 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>5 Yrs</b> 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA &amp; MO)</small>	<b>7 Yrs</b> 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 &amp; MO)</small>	<b>7 Yrs</b> 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 &amp; MO)</small>
<b>Penalty Free Withdrawals:</b>	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
<b>N Home &amp; Disability Waiver***:</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Death Benefit (Annuitant/ Owner):</b>	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
<b>Suitability Comments:</b>	<b>3 Yr MYG;</b> <b>MVA for 3 Yrs Only</b>  Liquid After 3 Yrs	<b>5 Yr MYG;</b> <b>MVA for 5 Yrs Only</b>  Liquid After 5 Yrs	<b>5 Yr MYG;</b> <b>MVA for 5 Yrs Only</b>  Liquid After 5 Yrs	<b>5 Yr MYG;</b> <b>MVA for 5 Yrs Only</b>  Liquid After 5 Yrs	<b>7 Yr MYG;</b> <b>MVA for 7 Yrs Only</b>  Liquid After 7 Yrs	<b>7 Yr MYG;</b> <b>MVA for 7 Yrs Only</b>  Liquid After 7 Yrs
<b>Available through Liberty Bankers Life:</b>	AR, AZ, CA, CO, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY	AR, AZ, CA, CO, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY	AR, AZ, CA, CO, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY	AR, AZ, CA, CO, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY	AR, AZ, CA, CO, FL, GA, HI, IL, IN, KS, KY, LA, MD, MI, MS, NE, NC, ND, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY	AR, AZ, CA, CO, FL, GA, HI, IL, IN, KS, KY, LA, MD, MI, MS, NE, NC, ND, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY
<b>Available through Capitol Life:</b>	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
<b>Products Not Available In:</b>	CT, MN, NH, NJ, NY, RI	CT, MN, NH, NJ, NY, RI	CT, DE, MA, MN, NH, NJ, NY, RI	CT, DE, MN, NH, NJ, NY, RI	CT, DE, MA, MN, NH, NJ, NY, RI	AL, CT, DE, ID, IA, MN, MT, NH, NJ, NM, NY, OR, & RI
<b>1st Yr Gross Commission (level 8):</b>	<b>0-80: 2.00%</b> <b>81-90: 1.00%</b>	<b>0-80: 3.25%</b> <b>81-90: 1.50%</b>	<b>0-80: 2.00%</b> <b>81-90: 0.40%</b>	<b>0-80: 2.00%</b> <b>81-90: 0.40%</b>	<b>0-80: 4.00%</b> <b>81-85: 2.00%</b>	<b>0-80: 2.15%</b> <b>81-85: .45%</b>

\*The Minimum Guaranteed Rate for policies issued in 2016 will be 1.00%. \*\*The maximum premium without prior approval is \$500,000. \*\*\*Available on nonqualified policies only.  
+Policy forms in Texas: Bankers 3-0707-TX, Bankers 5-0707-TX.

# LIBERTY SERIES

TRADITIONAL FLEXIBLE OR SINGLE PREMIUM ANNUITIES

# SPIA

IMMEDIATE ANNUITY

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March 15, 2016	Liberty Choice 1020-0804	Liberty Select 1030-0804
<b>1st Year Rate:</b> <small>(All interest rates are Annual Effective Yields)</small>	<b>3.00%</b> <small>(2.00% Base Rate Plus 1.00% 1st Year Bonus)</small>	<b>3.60%</b> <small>(2.10% Base Rate Plus 1.50% 1st Year Bonus)</small>
<b>Current Rate Guarantee:</b>	<b>1 Yr</b>	<b>1 Yr</b>
<b>Renewal Rate Strategy:</b>	<b>Rate Determined Annually</b>	<b>Rate Determined Annually</b>
<b>Minimum Guaranteed Rate*:</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Maximum Issue Age:</b> <small>(Annuitant &amp; Owner ALB)</small>	<b>90</b> <small>(85 in OK)</small>	<b>85</b>
<b>Minimum Premium**:</b>	<b>\$5,000 Single; \$100 Monthly Additions</b>	<b>\$5,000 Single; \$100 Monthly Additions</b>
<b>Use:</b>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>
<b>Maximum Withdrawal Charges:</b>	<b>5 Yrs</b> <small>8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs</small>	<b>7 Yrs</b> <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>
<b>Penalty Free Withdrawals:</b>	<b>Accum Interest Twice Yearly; OR Monthly Int if &gt; \$100</b>	<b>Accum Interest Twice Yearly; OR Monthly Int if &gt; \$100</b>
<b>N Home &amp; Disability Waiver***:</b>	<b>Yes</b>	<b>Yes</b>
<b>Death Benefit (Annuitant/Owner):</b>	<b>Accumulation Value</b>	<b>Accumulation Value</b>
<b>Suitability Comments:</b>	<b>Accepts Additional Premiums</b>	
<b>Available through Liberty Bankers Life:</b>	AR, AZ, CA, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, NE, NV, NM, OH, OK, SC, SD, TN, TX, UT, VA, WA, WV, WI	
<b>Available through Capitol Life:</b>	Not Available	
<b>Products NOT Available in:</b>	AL, AK, CT, DC, HI, ME, MA, MN, MO, ND, NH, NJ, NY, ND, OR, PA, RI, VT, WY	
<b>1st Yr Gross Commission (level 8):</b>	<b>0-80: 4.00%</b> <b>81-90: 2.00%</b> <b>Eligible for 25 BP Annual Trail</b>	<b>0-80: 5.50%</b> <b>81-85: 2.50%</b> <b>Eligible for 25 BP Annual Trail</b>

Income Annuity 1080-0906	
<b>N/A</b>	
<b>Term of Contract</b>	
<b>N/A</b>	
<b>N/A</b>	
<b>90 Period Certain; 80 Life Contingent and/or Joint</b>	
<b>\$25,000</b>	
<b>Q or NQ</b> <small>(not available as 403(b) or SIMPLE IRA)</small>	
<b>N/A</b>	
<b>Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint &amp; Survivor</b>	
<b>No</b>	
<b>None</b>	
<b>Current payouts based on \$100,000 premium:</b>	<b>5 yr Term Certain: \$1,709 10 yr Term Certain: \$ 919 Life Only Male 65: \$ 529</b>
AR, AZ, CA, CO, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD****, MI, MS, MT, NE, NV, NM, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI	
AK, AL, DC, HI, ME, MI, MO, TX, VT	
CT, MA, MN, NH, NJ, NY, RI, WY	
<b>0-90: 3.00%</b>	

\*The Minimum Guaranteed Rate for policies issued in 2016 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