

BANKERS ELITE SERIES

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

Marketing Support
1.800.274.4829

www.LibertyBankersLife.com

Annuity Service Center
1.800.745.4927

August 1, 2017	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%	3.00%	3.10%	3.25%
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 2017 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, 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			
Available through Capitol Life:	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
Products NOT Available in:	CT, DE, MN, NH, NJ, NY, RI			
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

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August 1, 2017	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>	1.75%	2.55%	2.85%	3.65% <small>2.65% Yrs 2-5</small>	2.70%	3.00%
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 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%
Maximum Issue Age: <small>(Annuitant & Owner ALB)</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
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>	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 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:	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***:	Yes	Yes	Yes	Yes	Yes	Yes
Death Benefit (Annuitant/ Owner):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation 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	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, 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
Available through Capitol Life:	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:	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
1st Yr Gross Commission (level 8):	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 2017 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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August 1, 2017	Liberty Choice 1020-0804	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, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NV, NM, OH, OK, SC, SD, TN, TX, UT, VA, WA, WV, WI	
Available through Capitol Life:	Not Available	
Products NOT Available in:	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, OR, PA, RI, VT, 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, 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	
2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)	

*The Minimum Guaranteed Rate for policies issued in 2017 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