

BANKERS ELITE SERIES

Enhanced Rate / Multi-Year Guarantee / Single Premium Only Annuities

Effective December 1, 2023

Features	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
Ist Year Rate Renewal Option Rate* <small>(All interest rates are Annual Effective Yields)</small>	4.95% 5.05%*	5.35% 5.45%*	5.35% 5.45%*	5.40% 5.50%*
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
Renewal Option <small>Not available in MD & OR</small>	Must be same length as Initial Guarantee Period. Renewal Interest Rate based on current rates and may differ from Initial Guarantee Rate; Bonus Rate available for those electing renewal feature.			
Minimum Guaranteed Rate	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2023 is 2.75%.			
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>
Premium Limits	\$10,000 (Non-Qualified) or \$5,000 (Qualified) - \$500,000 Amounts over \$1,000,000 require prior company approval of Jumbo Questionnaire.			
Use <small>Qualified only in CO, ME, SD & WY</small>	Qualified or Non-Qualified <small>(not available as 403(b) or SIMPLE IRA)</small>			
Maximum Withdrawal Charges <small>No MVA in PA & MO</small>	3 Yrs 7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs	5 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs	7 Yrs 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs	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
Penalty Free Withdrawals	NO PENALTY FREE WITHDRAWALS DURING SURRENDER CHARGE PERIOD, EXCEPT RMDs AFTER THE FIRST POLICY YEAR.			
Health Waiver Benefits	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 (except RMDs) during initial rate guarantee period and desiring full liquidity and control after surrender charges expire. No automatic renewal of surrender charges! 100% commission charge back in the event of death during the first policy year.			
Available through Liberty Bankers Life	All states EXCEPT AL and NY			
Available through Capitol Life	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
Products NOT Available in	NY			
1st Yr Gross Commission (level 8) <small>*80% for Renewal Option</small>	2.00% at all ages 1.60%* at all ages	2.25% at all ages 1.80%* at all ages	2.50% at all ages 2.00%* at all ages	2.75% at all ages 2.20%* at all ages

Policy Forms May Vary By State • 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

Liberty Bankers / Capitol Life

BANKERS SERIES

Multi-Year Guarantee / Single Premium Only Annuities

Effective December 1, 2023

Features	Bankers 3	Bankers 5	Bankers 5 Premier	Bankers 5 Premier Plus	Bankers 7	Bankers 7 Premier
Ist Year Rate <small>(All interest rates are Annual Effective Yields)</small>	4.85%	5.00%	5.30%	6.10% <small>5.10% Yrs 2-5</small>	5.00%	5.30%
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 7 Yrs	
Minimum Guaranteed Rate	2.75% for policies issued in 2023.					
Maximum Issue Age <small>(Annuitant & Owner ALB)</small>	90	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	85	85
Premium Limits	\$10,000 (Non-Qualified) or \$5,000 (Qualified) - \$500,000 Amounts over \$1,000,000 require prior company approval of Jumbo Questionnaire.					
Use <small>Qualified only in CO, ME, SD & WY</small>	Qualified or Non-Qualified <small>(not available as 403(b) or SIMPLE IRA)</small>					
Maximum Withdrawal Charges <small>No MVA in PA & MO</small>	3 Yrs 8, 7, 6, 0% +/- MVA 1st 3 Yrs	5 Yrs 8, 7, 6, 5, 4, 0% +/- MVA 1st 5 Yrs	5 Yrs 8, 7, 6, 5.5, 4.5, 0% +/- MVA 1st 5 Yrs	5 Yrs 8.1, 7.3, 6.4, 5.5, 4.5, 0% +/- MVA 1st 5 Yrs	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 5, 4, 0% Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5, 0% +/- MVA 1st 7 Yrs	7 Yrs Ages 0-55: 12.4, 11.5, 10.5, 8.5, 6.5, 5.5, 4.5, 0% Ages 56+: 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5, 0% +/- MVA 1st 7 Yrs
Penalty Free Withdrawals	Required Minimum Distributions (RMDs) or Accumulated Interest Twice Yearly or Monthly Interest if > \$100					
Health Waiver Benefits	Nursing Home Benefit • Terminal Illness Benefit • Total Disability Benefit • Home Health Care Benefit 1st Year 10% of Accumulated Value, thereafter 50% • Available on Qualified & Non-Qualified policies.					
Death Benefit <small>(Annuitant/Owner)</small>	Accumulated 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			7 Yr MYG MVA for 7 Yrs Only Liquid After 7 Yrs	
Available through Liberty Bankers Life	All states EXCEPT AL and NY; Bankers 5 Premier and Premier Plus not available in DE				All states EXCEPT AL, DE, ID, NY	
Available through Capitol Life	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	NY		DE, NY		DE, ID, NY	AL, DE, ID NY
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%

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Liberty Bankers / Capitol Life BANKERS ACCUMULATOR, LIBERTY SERIES & SPIA

Flexible / Single Premium Only Annuities
Immediate Income Annuity

Effective December 1, 2023

Features	Bankers Accumulator	Liberty Choice	Liberty Select
Ist Year Rate <small>(All interest rates are Annual Effective Yields)</small>	2.75%	5.25% <small>(4.25% Base Rate Plus 1.00% 1st Year Bonus)</small>	5.80% <small>(4.30% Base Rate Plus 1.50% 1st Year Bonus)</small>
Current Rate Guarantee	1 Yr		
Renewal Rate Strategy	Rate Determined Annually		
Minimum Guaranteed Rate	2.75% for policies issued in 2023.		
Maximum Issue Age <small>(Annuitant & Owner ALB)</small>	100	90 <small>(85 in OK)</small>	85
Premium Limits	\$25,000 Single • \$1,000 Monthly Additions	\$5,000 Single • \$100 Monthly Additions	
Use Qualified or Non-Qualified	Qualified Only	Qualified or Non-Qualified <small>(not available as 403(b) or SIMPLE IRA) Qualified only in CO, ME, SD & WY</small>	
Maximum Withdrawal Charges <small>No MVA in PA & MO</small>	No Withdrawal Charges	5 Yrs 8, 7, 6, 5, 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
Penalty Free Withdrawals	100% Liquid	Required Minimum Distributions (RMDs) or Accumulated Interest Twice Yearly or Monthly Interest if > \$100	
Health Waiver Benefits	Not Available	Nursing Home Benefit • Terminal Illness Benefit • Total Disability Benefit • Home Health Care Benefit 1st Year 10% of Accumulated Value, thereafter 50% • Available on Qualified & Non-Qualified policies.	
Death Benefit (Annuitant/ Owner)	Accumulation Value		
Suitability Comments	Accepts Additional Premiums		
Available through Liberty Bankers Life	All states EXCEPT NY	All states EXCEPT AL, NY; Liberty Select not available in ID	
Available through Capitol Life	AL, MN, MO	Not Available	
Products NOT Available in	NY	AL, NY	
1st Yr Gross Commission (level 8)	0-100: .25% 1/12 of Annual Commission paid monthly on Account Value	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	
Illustration	
Term of Contract	
N/A	
N/A	
100 Period Certain; 80 Life Contingent and/or Joint	
\$25,000	
Qualified or Non-Qualified <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 (no premium tax)	5 yr Term Certain: \$1,849 10 yr Term Certain: \$1,025 Life Only Male 65: \$ 654
All states EXCEPT AL, NY	
AK, AL, DC, HI, ME, MI, MO, TX, VT	
NY	
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 and Limited Single Premium Deferred Annuities

Effective December 1, 2023

Features	Summit 5	Summit 7	Summit 10	Summit 10 + Premium Bonus
Term	5 Yrs	7 Yrs	10 Yrs	10 Yrs
Maximum Issue Age	89	85	80	
Premium Limits	\$10,000 (Non-Qualified) or \$5,000 (Qualified) - \$500,000 Amounts over \$1,000,000 require prior company approval of Jumbo Questionnaire.			
Additional Premiums	1st Year Only		Allowed 1st 3 Years	
Interest Rate Crediting Strategies				
Fixed Rate	4.00%	4.25%	4.25%	4.00%
S&P 500 [®]				
Annual Point to Point with Cap	10.00%	10.00%	11.00%	6.00%
Annual Point to Point with Participation Rate	35.00%	35.00%	40.00%	30.00%
Annual Monthly Average with Cap	10.00%	11.00%	11.00%	6.00%
Nasdaq-100 [®]				
Annual Point to Point with Cap	10.00%	11.00%	11.00%	6.00%
Annual Point to Point with Participation Rate	35.00%	35.00%	40.00%	30.00%
Annual Monthly Average with Cap	10.00%	11.00%	11.00%	6.00%
Guaranteed Minimum Interest on Fixed Account	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2023 is 2.75%.			
Guaranteed Minimum Surrender Value	87.5% of premiums accumulated at 1%			
Reallocations	Annually on anniversary			
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%	9,9,8,7,6,5,4,3,2,1,0%
Death Benefit (Annuitant/Owner)	Accumulation Value			
Market Value Adjustment	5 Years	7 Years	10 Years	10 Years
Penalty Free Withdrawals	10% of Accumulated Value after Yr 1			
Health Waiver Benefits	Nursing Home Benefit • Terminal Illness Benefit • Total Disability Benefit • Home Health Care Benefit 1st Year • 10% of Accumulated Value, thereafter 50% • Available on Qualified & Non-Qualified policies.			
5 x 5 Annuitization	N/A		Available after 5 Years	
Premium Bonus Rider*	N/A	N/A	N/A	8% on 1st Year Premiums Only • Vests over 10 years
Product Availability	ONLY THROUGH CAPITOL LIFE: All states, EXCEPT CA, NY, RI. (Qualified only in CO, ME, SD & WY)			
1st Yr Gross Commission (level 8)	0-75: 3.75% 76-80: 2.00% 81-89: 1.00%	0-75: 5.50% 76-80: 4.50% 81-85: 1.75%	0-75: 7.00% 76-80: 5.00%	0-75: 7.00% 76-80: 5.00%

*Recovery will apply to any withdrawals made during the 1st 10 policy years. Does not apply to penalty free withdrawals or after the Surrender Charge period or upon death of Owner.
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