

Interest Rates

 Annuity Marketing Support
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 Annuity Service Support
 1.800.745.4927

April 19, 2021

The following interest rates will be credited on funds received in our Administrative Office on or after April 26, 2021 for annuities offered by Liberty Bankers Life and Capitol Life.

	Old Interest Rate <i>Ends Friday, 23rd</i>	New Interest Rate <i>Begins Monday, 26th</i>	
Enhanced Rate Multi-Year Guarantee Rate SPDAs¹			Rate guaranteed for
<i>Bankers Elite 3</i>	2.25%	2.15%	Three years
<i>Bankers Elite 5</i>	2.80%	2.80%	Five years
<i>Bankers Elite 7</i>	2.90%	2.90%	Seven years
<i>Bankers Elite 9</i>	3.00%	3.00%	Nine years
Multi-Year Guarantee Rate SPDAs²			Rate guaranteed for
<i>Bankers 3</i>	2.00%	2.00%	Three years
<i>Bankers 5</i>	2.30%	2.30%	Five years
<i>Bankers 5 Premier</i>	2.60%	2.60%	Five years
<i>Bankers 5 Premier Plus</i>	3.40%	3.40%	One year
	2.40%	2.40%	Years 2-5
<i>Bankers 7</i>	2.45%	2.45%	Seven years
<i>Bankers 7 Premier</i>	2.75%	2.75%	Seven year
Traditional FPDAs/SPDAs³			Bonus Rate in addition to base rate
<i>Liberty Choice⁴</i>	2.65%	2.65%	Includes 1.00% first year bonus
<i>Liberty Select⁴</i>	3.30%	3.30%	Includes 1.50% first year bonus
SPIA/Immediate Annuity			
<i>5 Year Term Certain</i>	\$ 1,731	\$ 1,731 ⁵	
<i>10 Year Term Certain</i>	\$ 915	\$ 915 ⁵	
<i>Life Only Male 65</i>	\$ 526	\$ 526 ⁵	

RATE HOLD: There will be a rate hold for 45 days from the date the application is received in the Administrative Office. To qualify for the rate hold, applications must be received in the Administrative Office in Brownwood no later than close of business on Friday, April 23, 2021. Apps may be sent electronically via the Transmit Documents feature of our website or to AnnuityNewBiz@Life-Insurers.com or faxed to (866) 505-9377 to hold the rate. **No exceptions can be made to this receipt requirement.** 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.

- After the initial guarantee period, the minimum guaranteed rate will be re-determined each calendar year based on a formula described in the Standard Nonforfeiture Law for Deferred Annuities. It will never be less than 1.00% or more than 3.00%.
- After the initial guarantee period, the minimum guaranteed rate for policies issued during 2021 is 1.00%.
- On Traditional Rate 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.
- The minimum guaranteed rate for policies issued during 2021 is 1.00%.
- Current payouts based on \$100,000 premium; 65 year old male.