

BANKERS ELITE SERIES

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

Effective February 8, 2023

Features	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
Ist Year Rate	4.80%	5.00%	4.85%	4.85%
Renewal Option Rate* <small>(All interest rates are Annual Effective Yields)</small>	4.90%*	5.10%*	4.95%*	4.95%*
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	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 \$500,000 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! 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	All states EXCEPT 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

* Renewal Option pending approval for LBL: MD, MS, OH, OR & WA / CLIC: DC



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