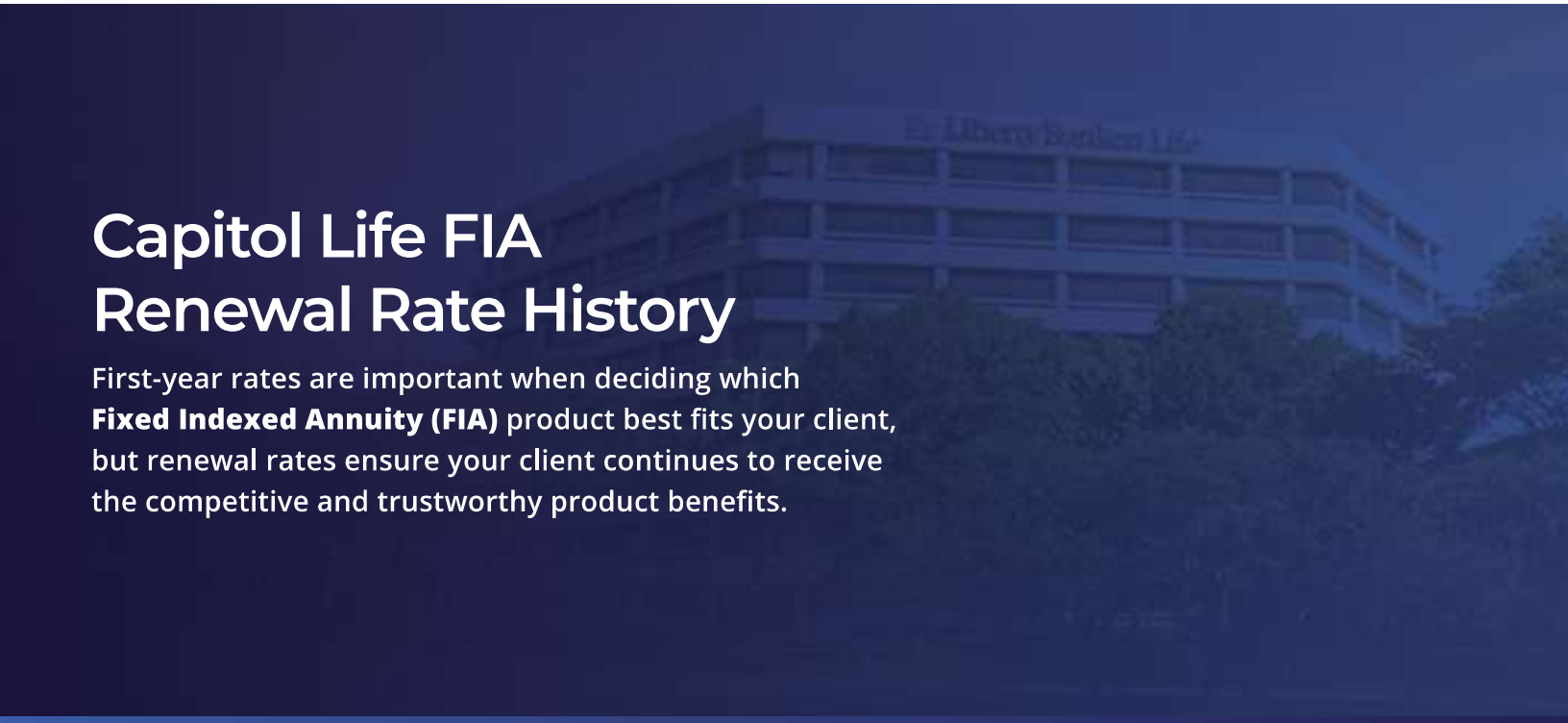
Liberty Bankers®
Insurance Group | Capitol Life



Capitol Life FIA Renewal Rate History

First-year rates are important when deciding which **Fixed Indexed Annuity (FIA)** product best fits your client, but renewal rates ensure your client continues to receive the competitive and trustworthy product benefits.

Stability Focus:

Since inception, Capitol Life has been dedicated to consistency, and we are proud to share our rate history with you. The renewal rate philosophy for our FIA products is centered on maintaining stable renewal rates throughout the life of the annuity contract.

Here is how often each crediting strategy has been renewed at 90%* or more of its initial rate:

Fixed Account	S&P 500 Index with Cap	S&P 500 Index with Par	NASDAQ 100 Index with Cap	NASDAQ 100 Index with Par
86% of the time	100% of the time	100% of the time	100% of the time	100% of the time

Invest in your future with Capitol Life FIA products for great renewal rates and competitive returns.

* Rounded to nearest 25 bps.

Disclaimers:

Liberty Bankers Insurance Group | Capitol Life

For agent use only. Rate renewal history is only one aspect of the annuity contract and does not guarantee future performance or future renewal rates. Capitol Life Fixed Indexed Annuities were introduced in March 2021.

Important: This publication is intended to be a general concept overview of our fixed indexed annuities. It is not specific to any product and does not offer or guarantee any specific benefits or product features. For information about our products, please visit with your licensed professional who can help you select the product most suitable for your specific situation. Our fixed indexed annuities are issued by Capitol Life Insurance Company. They are not Federal Deposit Insurance Corporation/National Credit Union Share Insurance Fund insured; may lose value; not a bank/credit union guarantee; not a deposit; and not insured by any Federal government agency.

Legal Notices – S&P 500© Index. This annuity doesn't participate directly in any stock, debt, or other investments. If you buy this annuity, you aren't investing directly in the S&P 500© Index or the stocks included in the S&P 500© Index. Dividends paid on the stocks included in the S&P 500© Index won't directly increase your account value.

The S&P 500© is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Capitol Life Insurance Company ("Capitol Life"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Capitol Life. Capitol Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, commissions, or interruptions of the S&P 500©.

Legal Notice – Nasdaq-100® Index. This annuity doesn't participate directly in any stock, debt or other investments. If you buy this annuity, you aren't investing directly in the Nasdaq-100® Index or the stocks included in the Nasdaq-100® Index. Dividends paid on the stocks included in the Nasdaq-100® Index won't directly increase your account value. Nasdaq®, Nasdaq-100®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Capitol Life Insurance Company ("Capitol Life"). The Products have not been passed on by the Corporations as to their legality or suitability. The Products are not issued, endorsed, sold, or promoted by the Corporations.

THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCTS.
For use with contract forms ICC20-LFP-FIA, ICC20-MSP-FIA, 23-LFP-FIA-FL, 23-MSP-FIA-FL, and 20-LFP-FIA-DE, 20-MSP-FIA-DE or endorsement forms ICC20-SP500-FIA, 20-SP500-FIA, 20-SP500-FIA-FL, ICC20-NASDAQ100-FIA, 20-NASDAQ100-FIA, 20-NASDAQ100-FIA-FL, ICC20-PB-FIA, 20-PB-FIA, 20-PB-FIA-FL, ICC20-CLIC-END-HW, 20-CLIC-END-HW, 20-CLIC-END-HW-FL, ICC24-CLIC-END-INQ, FLSC-CLIC-END-INQ, ICC24-CLIC-END-IRA, FLSC-CLIC-END-IRA, ICC24-CLIC-END-ROTH, FLSC-CLIC-END-ROTH, ICC24-CLIC-END-SEP, FLSC-CLIC-END-SEP.

Not all products are available in all states. For information about your state, please contact Capitol Life Insurance Company Annuity Marketing at 800-274-4829. This summary is part of a disclosure document provided in connection with your purchase of a Capitol Life Insurance Company annuity. Capitol Life Insurance Company Disclosure. The Company and its authorized representatives cannot offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.