

Fixed Annuities

 Marketing Support
 1.800.274.4829

www.LibertyBankersLife.com

 Administrative Support
 1.800.745.4927

MYG / Single Premium Only Products								
January 1, 2012	Bankers Accumulator BankersAccum-0307	Bankers 1 Bankers 1-0106	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
Ist Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	1.00%	1.10%	1.75%	2.70%	3.00%	3.80% <small>2.80% Yrs 2-5</small>	3.00%	3.30%
Suitability:	Q or NQ	Q or NQ	Q or NQ	Q or NQ	Q or NQ	Q or NQ	Q or NQ	Q or NQ
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	100 <small>(85 in OK)</small>	95	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	\$10,000	\$10,000
Current Rate Guarantee:	1 Yr	1 Yr	3 Yrs	5 Yrs	5 Yrs	5 Yrs	7 Yrs	7 Yrs
Minimum Guaranteed Rate**:	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Penalty Free Withdrawals:	100% Liquid; must maintain \$10,000 Minimum Account Value	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	Accum Interest Twice Yearly; OR Monthly Int if > \$100
Maximum Withdrawal Charges:	None	1 Yr 5% No MVA	3 Yrs 8, 7, 6% +/- MVA 1st 3 Yrs (No MVA-PA)	5 Yrs 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA)	5 Yrs 8, 7, 6, 5, 4, 5% +/- MVA 1st 5 Yrs (No MVA-PA)	5 Yrs 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs (No MVA-PA)	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 (No MVA-PA)	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 (No MVA-PA)
Available through Liberty Bankers Life:	AR, AZ, CA, CO, FL, GA, HI, IA, ID, IN, IL, 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, IN, IL, 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, 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, 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	AZ, AR, CA, CO, FL, GA, HI, IL, IN, KS, KY, LA, MD, MI, MS, NE, NC, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV & WY
Available through Capitol Life:	AL, HI, ME, MI, TX, VT	AK, AL, DC, HI, ME, MI, TX, VT	AK, AL, DC, HI, ME, MI, TX, VT	AK, AL, DC, HI, ME, MI, TX, VT	AK, AL, DC, HI, ME, MI, TX, VT	AK, AL, DC, HI, ME, MI, TX, VT	AK, AL, DC, HI, ME, MI, TX, VT	AK, DC, HI, ME, MI, TX, VT
Products Not Available In:	AK, CT, DC, DE, MA, MO, MN, NH, NJ, NY, RI, VT	CT, MA, MO, MN, NH, NJ, NY, RI	CT, MA, MN, MO, NH, NJ, NY, RI	CT, MA, MN, MO, NH, NJ, NY, RI	CT, DE, MA, MN, MO, NH, NJ, NY, RI, WY	CT, DE, MA, MN, MO, NH, NJ, NY, RI, WY	CT, DE, MA, MN, MO, NH, NJ, NY, RI, WY	AL, CT, DE, ID, IA, MA, MN, MO, MT, NV, NH, NJ, NM, NY, ND, OR, & RI
N Home & Disability Waiver***:	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Death Benefit (Annuitant):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Comments:	Totally Liquid No MVA Accepts Additional Premium of \$1,000 or more Capture Assets!	Totally Liquid After 1 Yr No MVA Capture Assets!	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
Renewal Rate Strategy:	Guaranteed 1 Yr	Guaranteed 1 Yr	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 7 Yrs
1st Yr MGA Commission:	0-80: 0.50%**** 81-100: 0.40%****	0-80: 0.50% 81-95: 0.40%	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 maximum premium without prior approval is \$500,000 for Bankers series (MYG) through issue age 80; \$250,000 for Bankers series products over issue age 80; and all Liberty Series products over \$250,000. ** The Minimum Guaranteed Rate for policies issued in 2010 will be 1.00% (except for the Liberty USA products which is 3.00%). *** Available on nonqualified policies only. **** 1/12 of Annual Commission paid monthly on Account Value. Please Refer To Specific Policies For Complete Product Information •

Rates Are Subject To Change Without Notice +Policy forms in Texas: Bankers 3-0707-TX, Bankers 5-0707-TX.

For Agent Use Only • Not For Use With The Public

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Planned Rate / Flex or Single Premium Products

January 1, 2012	Liberty Choice 1020-0804	Liberty Select 1030-0804	Liberty USA 100 USA100-0908	Liberty USA 500 USA500-0908
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	3.50% <small>(Includes 1% 1st Year Bonus)</small>	4.00% <small>(Includes 1.50% 1st Year Bonus)</small>	Premiums 10,000-99,999: 4.00% <small>(Includes 1.00% 1st Year Bonus)</small> Premiums 100,000+: 4.25% <small>(Includes 1.25% 1st Year Bonus)</small>	Premiums 10,000-99,999: 8.00% <small>(Includes 5.00% 1st Year Bonus)</small> Premiums 100,000+: 8.25% <small>(Includes 5.25% 1st Year Bonus)</small>
Suitability:	Q or NQ	Q or NQ	Q or NQ	Q or NQ
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90 <small>(85 in OK)</small>	85	79	79
Minimum Premium*:	\$5,000 Single; \$100 Monthly Additions	\$5,000 Single; \$100 Monthly Additions	\$10,000	\$10,000
Current Rate Guarantee:	1 Yr	1 Yr	1 Yr	1 Yr
Minimum Guaranteed Rate**:	1.00%	1.00%	3.00%	3.00%
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
Maximum Withdrawal Charges:	5 Yrs 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 4, 2% Ages 56+: 8, 7, 6, 5, 4, 3, 2% +/- MVA 1st 7 Yrs	9 Yrs Ages 0-55: 12, 11, 10, 9, 8, 7, 6, 5, 4% Ages 56-79: 9, 8, 7, 6, 5, 4, 3, 2, 1.5% +/- MVA 1st 9 Yrs	9 Yrs Ages 0-55: 16, 15, 14, 13, 12, 11, 10, 9, 8% Ages 56-79: 13, 12, 11, 10, 9, 8, 7, 5, 6, 5, 5% +/- MVA 1st 9 Yrs
Available through Liberty Bankers Life:	AR, AZ, CA, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NE, NV, NM, NC, OH, OK, SC, SD, TN, TX, UT, VA, WA, WV, WI		AR, AZ, CA, CO, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MT, NE, NM, NC, ND, OH, OK, PA, SD, TN, VA, WV, WI	
Available through Capitol Life:	Not Available		Not Available	
Products Not Available in:	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, ND, OR, PA, RI, VT, WY		AL, AK, CT, DC, DE, FL, ME, MA, MN, MS, MO, NH, NJ, NV, NY, OR, RI, SC, TX, UT, VT, WA, WY	
N Home & Disability Waiver***:	Yes	Yes	Yes	Yes
Death Benefit (Annuitant):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Comments:	Accepts Additional Premiums	Accepts Additional Premiums	100% commission charge back on lump sum death benefit paid during first policy year; waived on payout or continuation	100% commission charge back on lump sum death benefit paid during first policy year; waived on payout or continuation
Renewal Rate Strategy:	Planned	Planned	Planned	Planned
1st Yr Gross Commission (level 8):	0-80: 4.00% 81-90: 2.00% 25 BP Annual Trail	0-80: 5.50% 81-85: 2.50% 25 BP Annual Trail	0-70: 8.25% 71-79: 6.25%	0-70: 6.25% 71-79: 4.25%

SPIA
Income Annuity 1080-0906
N/A
Q or NQ
90 Period Certain; 80 Life Contingent and/or Joint
\$25,000
Term of Contract
N/A
Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint & Survivor
N/A
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, TX, VT
CT, MA, MN, MO, NH, NJ, NY, RI, WY
No
None
5 Yr Term Certain: \$1,709 10 Yr Term Certain: \$930 Life Only Male 65: \$572 <small>(Based on a \$100,000 premium)</small>
N/A
0-90: 3.00%

* The maximum premium without prior approval is \$500,000 for Bankers series (MYG) through issue age 80; \$250,000 for Bankers series products over issue age 80; and all Liberty Series products over \$250,000.

** The Minimum Guaranteed Rate for policies issued in 2010 will be 1.00% (except for the Liberty USA products which is 3.00%). *** 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
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