

Fixed Annuities



Liberty Bankers Life
Insurance Company

Marketing
800-274-4829

Administration
800-745-4927

www.libertybankerslife.com

MYG / Single Premium Only Products

October 1, 2008	Bankers 1 Bankers 1-0106	Bankers 3 Bankers 3-0704	Bankers 5 Bankers 5-0704	Bankers Premier BankersPremier-0407	Bankers Premier Plus BankersPlus-0307	Bankers 7 Bankers 7-0307
Ist Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	3.75%	4.45%	4.85%	5.15%	6.00% 5.00% Yrs 2-5	5.00%
Suitability:	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>	95	95	90	90	90	85
Minimum Premium*:	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Current Rate Guarantee:	1 Yr	3 Yrs	5 Yrs	5 Yrs	5 Yrs	7 Yrs
Minimum Guaranteed Rate**:	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
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	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
Maximum Withdrawal Charges:	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, 5.5, 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)
Available through Liberty Bankers:	AR, AZ, CA, CO, DE, FL, GA, IA, ID, IL, IN, IL, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI & WV	AR, AZ, CA, CO, DE, FL, GA, 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	AR, AZ, CA, CO, FL, GA, 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	AR, AZ, CA, CO, FL, GA, 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	AR, AZ, CA, CO, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WI & WV	AR, AZ, CA, CO, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MT, NC, ND, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WI & WV
Available through Capitol Life:	AK, DC, HI, MA, TX, VT	AK, DC, HI, MA, TX, VT	AK, DC, HI, TX, VT	AK, DC, HI, TX, VT	AK, DC, HI, MA, TX, VT	AK, DC, HI, MA, TX, VT
Products Not Available In:	AL, CT, ME, MO, MN, NH, NJ, NY, RI	AL, CT, ME, MN, MO, MT, NH, NJ, NY, RI, WY	AL, CT, DE, ME, MN, MO, NH, NJ, NY, RI, WY	AL, CT, DE, ME, MN, MO, NH, NJ, NY, RI, WY	AL, CT, DE, ME, MN, MO, NH, NJ, NY, OR, RI, WY	AL, CT, DE, ME, MN, MO, NH, NJ, NY, OR, RI, WY
N Home & Disability Waiver***:	No	Yes	Yes	Yes	Yes	Yes
Death Benefit (Annuitant):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Comments:	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
Renewal Rate Strategy:	Guaranteed 1 Yr	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs
1st Yr MGA Commission:	0-80: 0.50% 81-95: 0.40%	0-80: 2.00% 81-95: 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%

* 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 Flexible Premium products over \$250,000.

** The Minimum Guaranteed Rate for policies issued in 2008 will be 2.50%. *** Available on nonqualified policies only. ****Indicates states using old Bankers Premier (form: Bankers5-0704).

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Fixed Annuities



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Planned Rate / Flexible or Single Premium Products

October 1, 2008	Liberty Choice 1020-0804	Liberty Select 1030-0804
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	4.75% <small>(Includes 1% 1st Year Bonus)</small>	5.25% <small>(Includes 1.50% 1st Year Bonus)</small>
Suitability:	Q or NQ	Q or NQ
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90	85
Minimum Premium*:	\$5,000 Single; \$100 Monthly Additions	\$5,000 Single; \$100 Monthly Additions
Current Rate Guarantee:	1 Yr	1 Yr
Minimum Guaranteed Rate**:	2.50%	2.50%
Penalty Free Withdrawals:	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
Available through Liberty Bankers:	AR, AZ, CA, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, NE, NV, NM, NC, OH, OK, SC, TN, TX, UT, VA, WA, WV, WI	
Available through Capitol Life:	Not Available	
Products Not Available in:	AL, AK, CT, DC, HI, ME, MA, MN, MO, MT, NH, NJ, NY, ND, OR, PA, RI, SD, VT, WY	
N Home & Disability Waiver***:	Yes	Yes
Death Benefit (Annuitant):	Accumulation Value	Accumulation Value
Comments:	Accepts Additional Premiums	Accepts Additional Premiums
Renewal Rate Strategy:	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

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, IA, ID, 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, HI, MA, TX, VT
AL, CT, DC, IL, ME, MA, MN, MO, NH, NJ, NY, RI, VT, WY
No
None
5 Yr Term Certain: \$1,812 10 Yr Term Certain: \$1,030 (Based on a \$100,000 premium)
N/A
0-90: 3.25%

* 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 Flexible Premium products over \$250,000. ** The Minimum Guaranteed Rate for policies issued in 2008 will be 2.50%. *** Available on nonqualified policies only. ****Term Certain is not available.

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