



Company	Liberty Bankers Life Insurance Company Liberty Bankers Insurance Group
A.M Best Rating	A-
Standard and Poor's Rating	NR
Product Type	Traditional Fixed
Primary Product Objective	Accumulation
Product	Liberty Select (FPDA)
Policy Form Number	1030-0804
Distribution Channels Sold In	Independent
Product Launch Date	N/A
Bonus	1.50% On all premiums during first year Interest Rate Bonus, not Premium Bonus
Surrender Charge	7 Years (Issue Ages 0 - 55) 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 0.00% (Issue Ages 56+) 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A



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*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	1.00% Guaranteed Annual Return
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	6.25%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Due to first year interest bonus, rate above will be reduced by 1.50% in years two+
Penalty-Free Withdrawals	Interest only in all years
Death Benefit	Annuitant Full Account Value
	Owner Cash Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Disability



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Available Plan Types	401(a), 401(k), IRA, Keogh, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$5,000
Minimum Subsequent Premium	EFT \$100 Monthly
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Agent eligible for 0.25% annual trail commission once they have \$1,000,000 in total account values for Liberty Choice and Liberty Select annuity products.
State Approvals	States Not Approved In: AK, AL, CT, DC, HI, MA, ME, MN, MO, ND, NH, NJ, NY, OR, PA, RI, VT, WY



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Street Level Compensation	YEAR ONE
	Ages 0 - 80 5.50%
	Ages 81 - 85 2.50%
Data thought to be current as of:	10/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.