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 Choice** (FPDA)
Policy Form Number	1020-0804
Distribution Channels Sold In	Independent
Product Launch Date	N/A
Bonus	**1.00%** On all premiums during first year **Interest Rate Bonus, not Premium Bonus**
Surrender Charge	**5 Years** 8.00, 7.00, 6.00, 5.00, 4.00, 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
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.

Company	**Liberty Bankers Life Insurance Company** Liberty Bankers Insurance Group
Product	**Liberty Choice** (FPDA)
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)	5.50%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Due to first year interest bonus, rate above will be reduced by 1.00% 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
Available Plan Types	401(a), 401(k), IRA, Keogh, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 90
Minimum Initial Premiums	Q/NQ $5,000

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.

Company	**Liberty Bankers Life Insurance Company** Liberty Bankers Insurance Group
Product	**Liberty Choice** (FPDA)
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	**Variations Approved In:** OK **States Not Approved In:** AK, AL, CT, DC, HI, MA, ME, MN, MO, ND, NH, NJ, NY, OR, PA, RI, VT, WY
Street Level Compensation	**YEAR ONE** **Ages 0 - 80** 4.00% **Ages 81 - 90** 2.00%
Data thought to be current as of:	8/17/2026

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.

Company	**Liberty Bankers Life Insurance Company** Liberty Bankers Insurance Group
Product	**Liberty Choice** (FPDA)

* 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.

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.