



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
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
*Total Annual Expense	N/A



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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)	5.90%
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
Available Plan Types	401(a), 401(k), IRA, Keogh, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA



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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
Street Level Compensation	YEAR ONE Ages 0 - 80 5.50% & 0.25% trail Ages 81 - 85 2.50% & 0.25% trail
Data thought to be current as of:	11/10/2025



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* 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.