

Ordinary Life

AGENT GUIDE TO LIBERTY LEGACY

Single Premium Whole Life Insurance



Liberty Bankers™
Insurance Group | *For Life*

Liberty Bankers Life Insurance Company
Capitol Life Insurance Company
214-245-5292
www.lbig.com



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Liberty Legacy Description

LIBERTY LEGACY is a Single Premium Whole Life insurance policy with a guaranteed death benefit and guaranteed cash values. It is designed especially for use in the senior market for those desiring guaranteed values.

The death benefit is immediately greater than the premium paid, creating a larger benefit for beneficiaries.

Focusing on the benefits of life insurance to avoid the costly impact of taxes on the growth and transfer of assets, it is ideal for those seeking to pass on a portion of their wealth to their loved ones in a tax efficient manner while retaining control over the policy cash value in case it is needed.

The initial death benefit is guaranteed for the life of the contract, provided there have been no policy loans, accelerated death benefit payments or the policy has not been surrendered.

After the initial premium, no additional premiums are due or may be added to the policy, and the policy matures at the insured's attained age of 121.

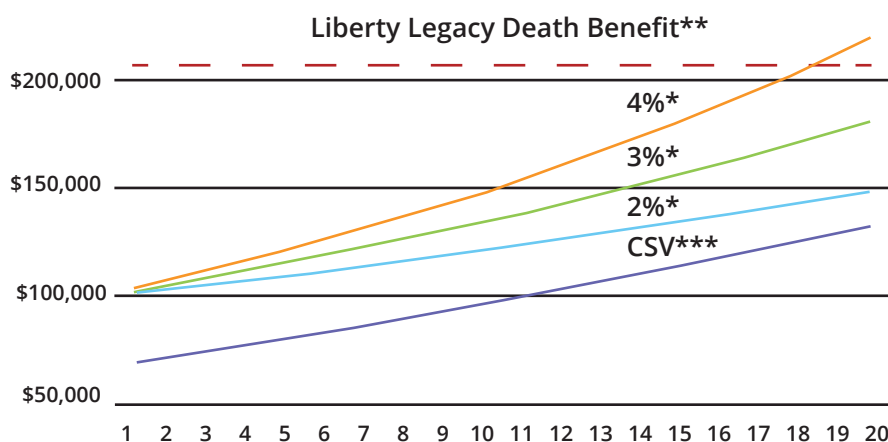
The policy is a Modified Endowment Contract (MEC). Under current tax law, borrowing or withdrawing funds from a MEC results in a taxable distribution to the extent of any earnings or gain which becomes taxable as income. A 10% penalty may apply to any amounts included as taxable income unless the owner has attained the age of 59½ or meets another exception described in the Internal Revenue Code.

Liberty Legacy death benefits and cash values are not subject to interest rate fluctuations, cost of insurance increases or variable investment risks.

Cash value loans against the policy are available if needed.

In the event of a Terminal or Chronic Illness, up to 80% of the Death Benefit (subject to a maximum of \$250,000) may be accessed to help with those costly related expenses.

Compared to alternative investments, it may take years, if ever, to achieve the after-tax death benefit value created by Liberty Legacy. The chart below shows the Liberty Legacy Death Benefit for a Female Age 60, Preferred, Non-Tobacco user compared to the after-tax accumulation of \$100,000 at various rates of interest.



*After tax accumulation rates of 2%, 3%, & 4%

** Female, age 60, preferred, non-tobacco

*** Cash surrender value

GUARANTEED DEATH BENEFIT

Liberty Legacy provides a guaranteed level death benefit to the insured's attained age 121. The Guaranteed Death Benefit equals the Face Amount minus any indebtedness.

ISSUE AGES

Ages 50 - 80, based on the insured's age on their **last birthday**.

PREMIUMS

Premiums vary by gender, issue age, tobacco/nicotine class and health risk. Underwriting classes are either Preferred or Standard. **Preferred** rates are offered for those determined Table 1-4. **Standard** rates are offered for those determined Table 5-8.

The tobacco/nicotine class is based on nicotine or tobacco use (e.g., including, but not limited to, cigars, cigarettes, pipes, smokeless tobacco, e-cigarettes, nicotine gum, etc.) in the prior 12 months.

The single premium must accompany the application unless there is a request for funds via 1035 exchange or funds transfer.

PREMIUM LIMITS

Minimum Premium at all issue ages: \$20,000

Maximum Premium: Varies by issue age and underwriting classification. The maximum premium issued without prior special approval is shown in the chart on page 5. Note that the upper premium limit for many classifications is \$500,000, but it is considerably lower for other classifications due to the substantially larger death benefit relative to the single premium. The Liberty Legacy policy is designed to feature simplified, point-of sale underwriting and therefore must limit large risks due to the relatively brief amount of health information available for underwriting.

Refer to the Charts on pages 6 and 7 to determine the Maximum Face Amount and/or Premium available by underwriting classification.

SUITABILITY

You must complete a current suitability form and submit it with each application.

Based on the suitability information gathered in the transaction, you must have reasonable grounds to believe the transaction being recommended to the applicant is suitable.

REPLACEMENTS

If the sale of a Liberty Legacy policy involves an exchange or replacement of existing life insurance or annuity contract you must complete the appropriate forms concerning the replacement of life insurance and annuities at the time of application.

REQUIRED FORMS

- Application* ICC17-SPWL-APP-V1
- Accelerated Death Benefit Disclosure* ICC17-ADBDISC
- Suitability Form.....SPWL-SUIT-0320
- Product Disclosure Form.....1400-0917
- Replacement Form..... 7450-0105 (may vary by state)

*or state variations as required

FUND TRANSFER FORMS

These forms are to be used as applicable.

- SPWL Exchange / Transfer Request.....7216-0617 SPWL
- Direct Payments via ACH form is included with the Application.....7215-0716

PRODUCT DEMONSTRATIONS

A demonstration of Liberty Legacy policy values can be generated from the MyLBL Agent Portal of our website. To be properly prepared for your discussion with your client, we strongly suggest that you prepare a demonstration before your meeting. In so doing, you will stay within premium limits and have values for both preferred and standard underwriting classifications. NAIC illustrations are not available, as all features of Liberty Legacy are guaranteed.

The image shows three overlapping documents related to Liberty Legacy Single Premium Whole Life insurance. The top-left document is a cover sheet with the Liberty Bankers logo and the text 'Liberty Legacy SINGLE PREMIUM WHOLE LIFE Product Demonstration'. The middle document is a table titled 'Liberty Bankers Life Insurance Company' showing 'End of Year' values for 'Preferred' and 'Standard' rates. The bottom-right document is a disclaimer page stating 'THIS IS ONLY A DEMONSTRATION OF THE POLICY VALUES OF THE LIBERTY LEGACY POLICY AND IS NOT A CONTRACT OR AN OFFER TO CONTRACT.' and 'Your risk class (Preferred or Standard) will be determined based on information provided during the application process.'

End of Year	Age	Preferred Rate	Standard Rate
1	70	\$ 71,603.02	\$ 130,375.00
2	71	\$ 81,179.09	\$ 130,375.00
3	72	\$ 91,177.04	\$ 130,375.00
4	73	\$ 101,519.09	\$ 130,375.00
5	74	\$ 112,131.31	\$ 130,375.00
6	75	\$ 123,001.12	\$ 130,375.00
7	76	\$ 134,131.52	\$ 130,375.00
8	77	\$ 145,519.51	\$ 130,375.00
9	78	\$ 157,163.09	\$ 130,375.00
10	79	\$ 169,060.45	\$ 130,375.00
11	80	\$ 181,211.68	\$ 130,375.00
12	81	\$ 193,616.87	\$ 130,375.00
13	82	\$ 206,276.11	\$ 130,375.00
14	83	\$ 219,189.49	\$ 130,375.00
15	84	\$ 232,357.01	\$ 130,375.00
16	85	\$ 245,778.67	\$ 130,375.00
17	86	\$ 259,454.47	\$ 130,375.00
18	87	\$ 273,385.41	\$ 130,375.00
19	88	\$ 287,571.50	\$ 130,375.00
20	89	\$ 301,912.74	\$ 130,375.00
21	90	\$ 316,409.13	\$ 130,375.00
22	91	\$ 331,060.67	\$ 130,375.00
23	92	\$ 345,867.36	\$ 130,375.00
24	93	\$ 360,830.19	\$ 130,375.00
25	94	\$ 375,949.16	\$ 130,375.00
26	95	\$ 391,224.27	\$ 130,375.00
27	96	\$ 406,655.51	\$ 130,375.00
28	97	\$ 422,242.88	\$ 130,375.00
29	98	\$ 437,977.48	\$ 130,375.00
30	99	\$ 453,859.31	\$ 130,375.00
31	100	\$ 469,888.37	\$ 130,375.00

PREMIUM RATE GUIDE

Maximum Premium Based on Company Limits

Issue Age	Preferred				Standard			
	Male		Female		Male		Female	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
50	153,151	212,743	125,467	187,087	110,416	158,008	90,000	137,356
51	161,597	225,901	131,576	197,138	117,379	168,471	94,299	145,857
52	171,126	239,876	137,903	208,526	124,725	180,396	98,344	154,878
53	181,137	254,744	144,458	220,544	132,485	192,465	102,951	164,465
54	190,896	270,594	151,254	233,248	140,697	201,294	107,289	175,379
55	201,944	287,528	158,959	246,698	149,401	221,287	112,237	186,322
56	214,453	306,914	167,670	262,012	159,278	238,601	119,299	198,027
57	226,807	327,825	177,504	277,232	170,512	256,504	126,752	210,576
58	240,838	350,447	187,844	293,433	181,858	276,136	134,629	225,000
59	255,769	375,000	198,728	311,992	194,827	299,101	142,968	239,610
60	330,726	491,016	257,945	405,693	278,468	432,911	202,414	342,005
61	347,171	500,000	268,478	430,128	293,827	468,896	213,223	364,971
62	363,051	500,000	278,319	456,382	310,204	500,000	224,628	391,715
63	381,324	500,000	289,681	486,772	329,100	500,000	237,636	419,195
64	399,019	500,000	301,519	500,000	349,450	500,000	251,467	451,465
65	419,344	500,000	315,128	500,000	369,800	500,000	265,116	487,285
66	441,145	500,000	330,726	500,000	395,238	500,000	282,927	500,000
67	464,247	500,000	348,582	500,000	421,118	500,000	298,753	500,000
68	491,016	500,000	366,025	500,000	449,350	500,000	316,795	500,000
69	500,000	500,000	386,057	500,000	482,593	500,000	337,634	500,000
70	500,000	500,000	407,382	500,000	500,000	500,000	360,224	500,000
71	500,000	500,000	441,145	500,000	500,000	500,000	397,014	500,000
72	500,000	500,000	478,424	500,000	500,000	500,000	438,977	500,000
73	500,000	500,000	500,000	500,000	500,000	500,000	487,285	500,000
74	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
75	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
76	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
77	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
78	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
79	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
80	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000

PREMIUM RATE GUIDE (CONTINUED)

Maximum Face Amounts

Issue Age	Preferred				Standard			
	Male		Female		Male		Female	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
50	378,151	437,743	350,467	412,087	260,416	308,008	240,000	287,356
51	386,597	450,901	356,576	422,138	267,379	318,471	244,299	295,857
52	396,126	464,876	362,903	433,526	274,725	330,396	248,344	304,878
53	406,137	479,744	369,458	445,544	282,485	342,465	252,951	314,465
54	415,896	495,594	376,254	458,248	290,697	356,294	257,289	325,379
55	426,944	512,528	383,959	471,698	299,401	371,287	262,237	336,322
56	439,453	531,914	392,670	487,012	309,278	388,601	269,299	348,027
57	451,807	552,825	402,504	502,232	320,512	406,504	276,752	360,576
58	465,838	575,447	412,844	518,433	331,858	426,136	284,629	375,000
59	480,769	600,000	423,728	536,992	344,827	449,101	292,968	389,610
60	605,726	766,016	532,945	680,693	478,468	632,911	402,414	542,005
61	622,171	761,035	543,478	705,128	493,827	668,896	413,223	564,971
62	638,051	744,047	553,319	731,382	510,204	696,378	424,628	591,715
63	656,324	726,744	564,681	761,772	529,100	679,347	437,636	619,195
64	674,019	709,219	576,519	764,525	549,450	664,010	451,467	651,465
65	694,444	693,481	590,128	747,384	569,800	648,508	465,116	687,285
66	716,145	679,347	605,726	732,064	595,238	635,324	481,927	691,562
67	739,247	665,778	623,582	717,360	621,118	621,890	498,753	677,506
68	766,016	651,890	641,025	702,247	649,350	609,756	516,795	664,010
69	765,696	638,569	661,057	688,705	682,593	597,371	537,634	651,890
70	751,879	625,782	682,382	674,763	693,481	585,480	560,224	639,386
71	732,064	614,250	716,145	661,375	673,854	575,373	597,014	626,566
72	713,266	603,136	753,424	642,508	655,307	564,971	638,977	615,006
73	694,444	592,417	764,525	636,132	637,755	554,938	687,285	603,136
74	677,506	581,395	741,839	623,441	621,118	544,662	683,060	592,817
75	661,375	571,428	721,500	611,995	604,594	535,331	663,129	581,395
76	641,848	561,797	695,410	600,961	586,854	529,661	638,569	567,536
77	623,441	553,097	671,140	589,622	570,125	523,560	616,522	554,938
78	606,060	544,069	648,508	579,374	554,323	518,134	595,238	542,888
79	588,928	535,905	627,352	568,828	538,793	512,295	575,373	530,785
80	572,737	527,426	606,796	559,284	524,658	506,585	556,792	519,210

PREMIUM RATE GUIDE (CONTINUED)

Face Amount Purchased With \$100,000 Premium

Issue Age	Preferred				Standard			
	Male		Female		Male		Female	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
50	246,913	205,761	279,329	220,264	235,849	194,931	266,666	209,205
51	239,234	199,600	271,002	214,132	227,790	189,035	259,067	202,839
52	231,481	193,798	263,157	207,900	220,264	183,150	252,525	196,850
53	224,215	188,323	255,754	202,020	213,219	177,935	245,700	191,204
54	217,864	183,150	248,756	196,463	206,611	172,711	239,808	185,528
55	211,416	178,253	241,545	191,204	200,400	167,785	233,644	180,505
56	204,918	173,310	234,192	185,873	194,174	162,866	225,733	175,746
57	199,203	168,634	226,757	181,159	187,969	158,478	218,340	171,232
58	193,423	164,203	219,780	176,678	182,481	154,320	211,416	166,666
59	187,969	160,000	213,219	172,117	176,991	150,150	204,918	162,601
60	183,150	156,006	206,611	167,785	171,821	146,198	198,807	158,478
61	179,211	152,207	202,429	163,934	168,067	142,653	193,798	154,798
62	175,746	148,809	198,807	160,256	164,473	139,275	189,035	151,057
63	172,117	145,348	194,931	156,494	160,771	135,869	184,162	147,710
64	168,918	141,843	191,204	152,905	157,232	132,802	179,533	144,300
65	165,562	138,696	187,265	149,476	154,083	129,701	175,438	141,043
66	162,337	135,869	183,150	146,412	150,602	127,064	170,940	138,312
67	159,235	133,155	178,890	143,472	147,492	124,378	166,944	135,501
68	156,006	130,378	175,131	140,449	144,508	121,951	163,132	132,802
69	153,139	127,713	171,232	137,741	141,442	119,474	159,235	130,378
70	150,375	125,156	167,504	134,952	138,696	117,096	155,520	127,877
71	146,412	122,850	162,337	132,275	134,770	115,074	150,375	125,313
72	142,653	120,627	157,480	129,701	131,061	112,994	145,560	123,001
73	138,888	118,483	152,905	127,226	127,551	110,987	141,043	120,627
74	135,501	116,279	148,367	124,688	124,223	108,932	136,612	118,483
75	132,275	114,385	144,300	122,399	120,918	107,066	132,625	116,279
76	128,369	112,359	139,082	120,192	117,370	105,932	127,713	113,507
77	124,688	110,619	134,228	117,924	114,025	104,712	123,304	110,987
78	121,212	108,813	129,701	115,874	110,864	103,626	119,047	108,577
79	117,785	107,181	125,470	113,765	107,758	102,459	115,074	106,157
80	114,547	105,485	121,359	111,856	104,931	101,317	111,358	103,842

PREMIUM RATE GUIDE (CONTINUED)

Premium Required to Purchase \$100,000 Face Amount

Issue Age	Preferred				Standard			
	Male		Female		Male		Female	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
50	40,500	48,600	35,800	45,400	42,400	51,300	37,500	47,800
51	41,800	50,100	36,900	46,700	43,900	52,900	38,600	49,300
52	43,200	51,600	38,000	48,100	45,400	54,600	39,600	50,800
53	44,600	53,100	39,100	49,500	46,900	56,200	40,700	52,300
54	45,900	54,600	40,200	50,900	48,400	57,900	41,700	53,900
55	47,300	56,100	41,400	52,300	49,900	59,600	42,800	55,400
56	48,800	57,700	42,700	53,800	51,500	61,400	44,300	56,900
57	50,200	59,300	44,100	55,200	53,200	63,100	45,800	58,400
58	51,700	60,900	45,500	56,600	54,800	64,800	47,300	60,000
59	53,200	62,500	46,900	58,100	56,500	66,600	48,800	61,500
60	54,600	64,100	48,400	59,600	58,200	68,400	50,300	63,100
61	55,800	65,700	49,400	61,000	59,500	70,100	51,600	64,600
62	56,900	67,200	50,300	62,400	60,800	71,800	52,900	66,200
63	58,100	68,800	51,300	63,900	62,200	73,600	54,300	67,700
64	59,200	70,500	52,300	65,400	63,600	75,300	55,700	69,300
65	60,400	72,100	53,400	66,900	64,900	77,100	57,000	70,900
66	61,600	73,600	54,600	68,300	66,400	78,700	58,500	72,300
67	62,800	75,100	55,900	69,700	67,800	80,400	59,900	73,800
68	64,100	76,700	57,100	71,200	69,200	82,000	61,300	75,300
69	65,300	78,300	58,400	72,600	70,700	83,700	62,800	76,700
70	66,500	79,900	59,700	74,100	72,100	85,400	64,300	78,200
71	68,300	81,400	61,600	75,600	74,200	86,900	66,500	79,800
72	70,100	82,900	63,500	77,100	76,300	88,500	68,700	81,300
73	72,000	84,400	65,400	78,600	78,400	90,100	70,900	82,900
74	73,800	86,000	67,400	80,200	80,500	91,800	73,300	84,400
75	75,600	87,500	69,300	81,700	82,700	93,400	75,400	86,000
76	77,900	89,000	71,900	83,200	85,200	94,400	78,300	88,100
77	80,200	90,400	74,500	84,800	87,700	95,500	81,100	90,100
78	82,500	91,900	77,100	86,300	90,200	96,500	84,090	92,100
79	84,900	93,300	79,700	87,900	92,800	97,600	86,900	94,200
80	87,300	94,800	82,400	89,400	95,300	98,700	89,800	96,300

CASH SURRENDER VALUE

The cash surrender value equals the policy cash value less any policy indebtedness and is the amount available in the event of total surrender.

Guaranteed cash values are based on the 2017 CSO Mortality Table Age Last Birthday, Male/Female, Tobacco and Non-Tobacco

Cash Values per \$1,000 Face Amount

Attained Age	Male		Female		Attained Age	Male		Female	
	No Tobacco	Tobacco	No Tobacco	Tobacco		No Tobacco	Tobacco	No Tobacco	Tobacco
50	252.98	326.90	223.96	301.20	86	775.69	796.55	740.01	785.63
51	262.65	338.41	232.93	312.21	87	789.42	807.32	755.13	796.59
52	272.63	350.24	242.20	323.51	88	802.24	817.33	769.65	806.92
53	282.92	362.38	251.76	335.09	89	814.05	826.51	783.49	816.59
54	293.53	374.83	261.61	346.95	90	824.81	834.87	796.59	825.57
55	304.46	387.57	271.76	359.09	91	834.55	842.45	809.00	833.93
56	315.75	400.60	282.21	371.48	92	843.35	849.35	820.73	841.74
57	327.44	413.88	293.00	384.11	93	851.33	855.71	831.80	849.04
58	339.54	427.40	304.16	396.97	94	858.71	861.74	842.34	855.99
59	352.07	441.14	315.68	410.02	95	865.84	867.79	852.51	862.84
60	365.01	455.04	327.59	423.26	96	872.80	873.95	862.19	869.49
61	378.34	469.08	339.89	436.67	97	879.38	879.97	871.15	875.77
62	392.03	483.20	352.57	450.20	98	885.54	885.78	879.32	881.67
63	406.04	497.35	365.61	463.86	99	891.20	891.26	886.59	887.30
64	420.36	511.51	379.03	477.61	100	896.29	896.29	892.83	892.83
65	435.00	525.65	392.83	491.43	101	900.83	900.83	898.16	898.16
66	449.96	539.74	407.01	505.33	102	904.96	904.96	902.92	902.92
67	465.26	553.77	421.58	519.28	103	908.70	908.70	907.17	907.17
68	480.89	567.77	436.56	533.29	104	912.13	912.13	910.98	910.98
69	496.85	581.72	451.95	547.37	105	915.37	915.37	914.51	914.51
70	513.11	595.59	467.74	561.53	106	918.71	918.71	918.01	918.01
71	529.61	609.31	483.90	575.73	107	922.23	922.23	921.60	921.60
72	546.30	622.80	500.40	589.99	108	925.61	925.61	925.06	925.06
73	563.11	635.99	517.20	604.37	109	928.87	928.87	928.38	928.38
74	579.99	648.85	534.27	618.86	110	932.00	932.00	931.57	931.57
75	596.89	661.41	551.56	633.45	111	935.00	935.00	934.63	934.63
76	613.80	673.75	569.03	648.12	112	937.88	937.88	937.57	937.57
77	630.72	685.97	586.64	662.85	113	940.65	940.65	940.39	940.39
78	647.63	698.18	604.35	677.64	114	943.30	943.30	943.08	943.08
79	664.50	710.45	622.05	692.47	115	945.84	945.84	945.67	945.67
80	681.28	722.84	639.64	707.20	116	948.27	948.27	948.13	948.13
81	697.89	735.35	656.99	721.58	117	950.59	950.59	950.49	950.49
82	714.26	748.06	674.14	735.46	118	952.81	952.81	952.75	952.75
83	730.33	760.77	691.20	748.76	119	954.92	954.92	954.89	954.89
84	746.01	773.16	708.10	761.46	120	956.94	956.94	956.94	956.94
85	761.17	785.12	724.42	773.84	121	1,000.00	1,000.00	1,000.00	1,000.00

POLICY LOANS

Policy loans are available at any time while the policy is in force. The maximum loan value is equal to the cash value on the date of the loan less the amount of any existing loans and loan interest to the next policy anniversary. Policy loan interest, determined at a maximum rate of 7.4% in the arrears compounded annually, must be paid each year while the load exists. Unpaid policy loan interest will reduce the guaranteed death benefit.

Policy loan interest accrues from the date of the loan. If interest is not paid when due, it will be added to the loan and will bear interest at the policy loan rate.

EXCLUSIONS AND LIMITATIONS

Refer to the policy and riders for applicable exclusions and limitation, including the two-year suicide provision and contestability period. You must disclose all policy limitations and exclusions to the client.

ACCELERATED DEATH BENEFITS

An Accelerated Death Benefit provision is included in all Liberty Legacy policies for no additional premium.

This provision allows the owner to receive a portion of the policy's death benefit if the insured is diagnosed with a terminal illness or if the insured becomes chronically ill.

Terminal illness is defined as a disease or illness that is expected to result in the death of the insured within 12 months. We will require satisfactory proof that the insured is terminally ill. Proof will include, but is not limited to, a physician's statement.

Chronic illness is defined as a disease or illness, certified by a physician, such that the insured:

- Is unable to perform at least two activities of daily living and has been unable to do so for the previous 90 days due to a loss of functional capacity: (eating, toileting, transferring, bathing, dressing and continence);

or

- Requires substantial supervision to protect the person from threats to health and safety because of severe cognitive impairment. Severity of cognitive impairment is measured by impairment in short or long-term memory, orientation to people, places, or time and deductive or abstract reasoning

The provision will terminate:

- Upon termination of the base policy,
- Upon written request of the owner; or
- On the date we receive request to surrender the policy.

Maximum Accelerated Benefit Amount

Accelerated benefits may not exceed the lesser of \$250,000 or 80% of the face amount.

Accelerated benefit proceeds are paid to the owner as a lump sum or, upon request, in equal monthly installments for a fixed period. No other settlement options are available.

The annual guaranteed interest rate used in computing the installments is 1.0%. Any installments payable after the death of the insured will be paid to the beneficiary as a lump sum equal to the present value of the remaining payments computed at an interest rate of no less than 1.0%.

Please review the policy form for further details and definitions of the Accelerated Benefit Rider.

Taxation of Accelerated Death Benefits

Liberty Bankers Life Insurance Company and their representatives are not permitted by law to offer tax or legal advice. Proceeds payable under this rider may be taxable. Advise your clients to consult with a professional tax advisor prior to requesting such benefits. With that understanding, under current law, it is generally established that life insurance death benefits are received income tax free by beneficiaries. Benefits paid on account of terminal illness are considered paid on account of death, but those paid on account of chronic illness are subject to several conditions before they are not taxable. (See Addendum on page 15.) However, there are exceptions to this general rule. Again, advise your clients to consult a tax professional to determine how these benefits will affect them based on their specific situation.

UNDERWRITING GUIDELINES

These guidelines are intended to be a practical working tool to help determine the insurability of applicants with medical impairments. Your application will be underwritten by a knowledgeable and experience underwriter.

HEIGHT & WEIGHT CHART

If the applicant does not fall within the minimum/maximum weight for their height, no coverage can be issued.

Height	Weight		
	Minimum	Maximum Preferred	Maximum Standard
4' 8"	78	195	216
4' 9"	80	202	224
4' 10"	83	209	232
4' 11"	86	216	240
5' 0"	89	224	248
5' 1"	92	231	257
5' 2"	95	239	265
5' 3"	98	247	274
5' 4"	101	255	283
5' 5"	105	263	291
5' 6"	108	271	301
5' 7"	111	279	310
5' 8"	115	288	319
5' 9"	118	288	328
5' 10"	121	305	338
5' 11"	125	314	348
6' 0"	129	323	358
6' 1"	132	332	368
6' 2"	136	341	378
6' 3"	140	350	388
6' 4"	143	360	398
6' 5"	147	369	409
6' 6"	151	379	420
6' 7"	155	389	439
6' 8"	159	399	442
6' 9"	163	409	453
6' 10"	167	419	460

COMPLETING THE APPLICATION

Once you determine that Liberty Legacy is suitable for the applicant, you will submit your application for review to determine the insurability, underwriting classification, and face amount to be issued, based on the single premium.

The underwriter will review Medical Information Bureau (MIB) information and a prescription drug database (Rx Check) search will be performed to help identify any major undisclosed health issues. This may result in the underwriter scheduling a phone interview to ask additional clarifying questions. These follow-up questions are important to our selection of risk. Usually the telephone call takes about 10 minutes.

All applications will be approved or denied based on the results of the application and phone interview (if required). **No medical examination or APSs will be ordered.**

The policy will be issued as either Preferred or Standard, unless the application is declined. Experience measured over many of applicants indicates that we may generally expect about 70% of all applicants may be issued Preferred, about 15% issued Standard and about 15% declined.

THE TELEPHONE INTERVIEW

The underwriter will call the insured at the phone number listed on the application to schedule a phone interview when required.

SALES IDEAS TO CONSIDER

LIBERTY LEGACY can help to avoid the costly impact of taxes on the growth and transfer of assets. Consider its use as a tool to:

- Transfer wealth to children or grandchildren
- Guarantee an estate value for a surviving spouse
- Create additional benefits to pay for terminal or chronic illness
- Provide a lasting memorial or legacy to a favorite charity
- Avoid market risk on accumulated wealth
- Avoid potential claims by creditors
- Convert tax deferred annuities to tax free life insurance
- Convert taxable CDs to tax free life insurance
- Transition qualified funds and IRAs to tax free life insurance

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