

7 MYG

A Single Premium Deferred Annuity with a 7-year interest rate guarantee Issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT TO BE USED WITH THE OFFER OR SALE OF ANNUITIES.

Product/features not available in all states. See annuity contract for full details.

PRODUCT FEATURES

INTEREST RATE GUARANTEE ENHANCEMENT	<p>This annuity provides a 7 year interest rate guarantee. Note: The first year interest rate reflects a 1% enhancement.</p> <p>After the initial guaranteed interest rate period of 7 years, renewal interest rates will be declared annually and based on current market conditions. The minimum guaranteed interest rate for renewals years 8+ will be at least 1%.</p>
ISSUE AGES	0-80 Q and NQ
INITIAL PREMIUM	\$5,000 minimum, \$1,000,000 maximum Larger amounts considered with company approval
ADDITIONAL PREMIUM PAYMENTS	Minimum \$500. Allows up to 5 additional premium payments in the first 12 months. Additional premium deposits will receive the interest rate currently in effect at the time the money is received. This rate reflects an interest rate enhancement of 1% and will be guaranteed for 12 months on each payment.
SURRENDER CHARGES (%) 7 YEARS	7, 7, 7, 6, 5, 4, 3 (+/- MVA)
DEATH BENEFIT	Full accumulation value paid at death of owner. If owner is a non-natural person, the death benefit is paid upon death of annuitant.
FREE WITHDRAWALS (Withdrawals prior to age 59½ may be subject to a 10% IRS penalty)	<p>10% Free: Up to 10% of the accumulation value may be withdrawn each year after the first contract year. After the initial 10% free is withdrawn, any additional withdrawals may be subject to applicable withdrawal and MVA charges. \$500 minimum withdrawal is required. Remaining accumulation value must be at least \$2,000.</p> <p>Required Minimum Distribution (RMD) and 72(t) available immediately.</p>

(Continued on back)



SYSTEMATIC WITHDRAWALS A specified dollar amount per payment or specified percentage of the accumulation value of the annuity or interest only may be withdrawn on a monthly, quarterly, semiannual or annual basis. This may be selected at issue or anytime thereafter; however, if withdrawn during the 1st year a withdrawal charge will apply. After the 1st year, if the withdrawal amount exceeds the free withdrawal amount allowed, the withdrawal may be subject to contract charges. Withdrawal amount must be at least \$100. Commission chargeback will apply during the 1st six months.

ADDITIONAL WITHDRAWAL PRIVILEGES
(Not available in all states)

Confinement — Full accumulation value will be paid after the 1st contract year if owner is confined to a long-term care facility or hospital for 90 consecutive days or more after the contract is issued. No age limits.

Terminal Illness — Full accumulation value will be paid after the 1st contract year if owner becomes terminally ill with less than 12 months to live. Illness must have been diagnosed after the contract is issued. No age limits.

INCOME OPTIONS

Available after 2nd contract year, contract charges do not apply if an income for life or income payment option with a guaranteed period of at least 5 years is selected. Options available include:

- › Income for life
 - › Income for life with a fixed number of years guaranteed
 - › Income for a fixed number of years
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MARKET VALUE ADJUSTMENT (MVA)

During the first 7 contract years, an interest rate adjustment is made to the accumulation value when withdrawals in excess of the annuity's free withdrawal privileges are taken or the contract is surrendered. The MVA reflects the change in interest rates from the time the annuity is purchased to the time a withdrawal is made.

SUITABILITY

Liberty Life Insurance Company expects all producers to follow annuity sales suitability practices. Form N1000 is the company's required suitability form. It must be completed and signed by the producer and client and returned with the application and other point-of-sale paperwork.