

# HERITAGE ELITE

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 1, 2026

| Features:   | Heritage Elite 3   | Heritage Elite 5                               | Heritage Elite 7   | Heritage Elite 9   |
|---|--|--|--|--|
| Initial Rate:<br>(All interest rates are Annual Effective Yields) | 4.75%  | 5.40%  | 5.45%  | 5.50%  |
| Guarantee Periods   | 3 Yrs  | 5 Yrs  | 7 Yrs  | 9 Yrs  |
| Maximum Issue Age*<br>(Annuitant, Owner ALB)                      | 90   | 90   | 88   | 86   |
| Renewal Available   | At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.<br><br>Renewals must be within the Heritage Elite products. |  |  |  |
| Maximum Withdrawal Charges<br>(+/- MVA)<br>No MVA in California   | 3 Yrs<br>7.9%, 7.0%,<br>6.2%, 0.0%   | 5 Yrs<br>7.9%, 7.0%, 6.2%,<br>5.3%, 4.4%, 0.0% | 7 Yrs<br>7.9%, 7.0%, 6.2%,<br>5.3%, 4.4%, 3.5%, 2.7%, 0.0% | 9 Yrs<br>7.9%, 7.0%, 6.2%, 5.3%,<br>4.4%, 3.5%, 2.7% 1.8%,<br>0.9%, 0.0% |
| Minimum Guaranteed Rate   | At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.   |  |  |  |
| Premium Limits  | \$10,000 for both Qualified and Non-Qualified<br><br>Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.   |  |  |  |
| Use<br><small>Qualified only CO, ME, SD, &amp; WY</small>         | NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)   |  |  |  |
| Penalty-Free Withdrawals  | No penalty-free withdrawals during surrender charge period, except RMDs after the first policy year.   |  |  |  |
| Health Waiver Benefits  | None   |  |  |  |
| Death Benefit (Annuitant/<br>Owner)                               | Accumulated Value at Death   |  |  |  |
| Suitability Comments  | Most suitable for those seeking higher rates; not needing liquidity (except RMDs) during initial rate guarantee period.  |  |  |  |
| Product Availability<br>Liberty Bankers/Capitol Life              | Available in all States, except NY   |  |  |  |
| 1st Year Gross Commission <sup>1</sup>                            | 18 - 80: 1.50%<br>81 - 90: 0.85%   | 18 - 80: 2.25%<br>81 - 90: 1.00%               | 18 - 80: 2.50%<br>81 - 88: 1.15%                           | 18 - 80: 2.75%<br>81 - 86: 1.15%   |

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<sup>1</sup> 100% commission charge back in the event of death 6 months from the date of issue.

\*Minimum Issue Age 18 Years



# HERITAGE PREMIER

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 1, 2026

| Features:   | Heritage Premier 3   | Heritage Premier 5                                | Heritage Premier 7  | Heritage Premier 9  |
|---|--|---|---|---|
| Initial Rate:<br>(All interest rates are Annual Effective Yields) | 4.70%  | 5.35%   | 5.40%   | 5.45%   |
| Guarantee Periods   | 3 Yrs  | 5 Yrs   | 7 Yrs   | 9 Yrs   |
| Maximum Issue Age*<br>(Annuitant, Owner ALB)                      | 90   | 90  | 88  | 86  |
| Renewal Available   | At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.<br><br>Renewals must be within the Heritage Premier products. |   |   |   |
| Maximum Withdrawal Charges<br>(+/- MVA)<br>No MVA in California   | 3 Yrs<br>8.1%, 7.1%,<br>6.1%, 0.0%   | 5 Yrs<br>8.1%, 7.1%,<br>6.1%, 5.1%,<br>4.6%, 0.0% | 7 Yrs<br>8.1%, 7.1%, 6.1%,<br>5.1%, 4.6%, 3.6%,<br>2.6%, 0.0% | 9 Yrs<br>8.1%, 7.1%, 6.1%, 5.1%,<br>4.6%,<br>3.6%, 2.6% 1.6%, 0.6%,<br>0.0% |
| Minimum Guaranteed Rate   | At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.   |   |   |   |
| Premium Limits  | \$10,000 for both Qualified and Non-Qualified<br>Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.   |   |   |   |
| Use<br><small>Qualified only CO, ME, SD, &amp; WY</small>         | NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)   |   |   |   |
| Penalty-Free Withdrawals  | After your contract has been in force for 30 days, you may request Systematic Penalty-Free Withdrawals of interest. Subject to a minimum of \$100.00.  |   |   |   |
| Health Waiver Benefits  | <ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.  |   |   |   |
| Death Benefit (Annuitant/Owner)                                   | Accumulated Value at Death   |   |   |   |
| Suitability Comments  | Most suitable for those seeking immediate access to interest earnings after 30 days.   |   |   |   |
| Product Availability<br>Liberty Bankers/Capitol Life              | Available in all States, except NY   |   |   |   |
| 1st Year Gross Commission <sup>1</sup>                            | 18 - 80: 1.50%<br>81 - 90: 0.40%   | 18 - 80: 2.00%<br>81 - 90: 0.40%                  | 18 - 80: 2.15%<br>81 - 88: 0.45%                              | 18 - 80: 2.25%<br>81 - 86: 0.50%  |

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<sup>1</sup>100% commission charge back in the event of death 6 months from the date of issue.

\*Minimum Issue Age 18 Years



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Annuity Marketing Support  
800-274-4829  
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# HERITAGE PREMIER PLUS

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 1, 2026

| Features:   | Heritage Premier Plus 3   | Heritage Premier Plus 5                        | Heritage Premier Plus 7                                       | Heritage Premier Plus 9  |
|---|---|--|---|--|
| Initial Rate:<br>(All interest rates are Annual Effective Yields) | 5.35%<br>4.35% Yrs 2-3  | 6.15%<br>5.15% Yrs 2-5                         | 6.25%<br>5.25% Yrs 2-7  | 6.35%<br>5.35% Yrs 2-9   |
| Guarantee Periods   | 3 Yrs   | 5 Yrs  | 7 Yrs   | 9 Yrs  |
| Maximum Issue Age*<br>(Annuitant, Owner ALB)                      | 90  | 90   | 88  | 86   |
| Renewal Available   | At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.<br><br>Renewals must be within the Heritage Premier Plus products. |  |   |  |
| Maximum Withdrawal Charges (+/- MVA)<br>No MVA in California      | 3 Yrs<br>8.2%, 7.2%,<br>6.2%, 0.0%  | 5 Yrs<br>8.2%, 7.2%, 6.2%,<br>5.2%, 4.6%, 0.0% | 7 Yrs<br>8.2%, 7.2%, 6.2%,<br>5.2%, 4.6%, 3.6%, 2.7%,<br>0.0% | 9 Yrs<br>8.2%, 7.2%, 6.2%, 5.2%,<br>4.6%, 3.6%, 2.7% 1.7%,<br>0.7%, 0.0% |
| Minimum Guaranteed Rate   | At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.  |  |   |  |
| Premium Limits  | \$10,000 for both Qualified and Non-Qualified<br>Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.  |  |   |  |
| Use<br><small>Qualified only CO, ME, SD, &amp; WY</small>         | NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)  |  |   |  |
| Penalty-Free Withdrawals  | After your contract has been in force for 30 days, you may request Systematic Penalty-Free Withdrawals of interest. Subject to a minimum of \$100.00 .  |  |   |  |
| Health Waiver Benefits  | <ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.   |  |   |  |
| Death Benefit (Annuitant/<br>Owner)                               | Accumulated Value at Death  |  |   |  |
| Suitability Comments  | Most suitable for those seeking an enhanced first year interest rate and immediate access to interest earnings after 30 days.   |  |   |  |
| Product Availability<br>Liberty Bankers/<br>Capitol Life          | Available in all States, except NY  |  |   |  |
| 1st Year Gross Commission <sup>1</sup>                            | 18 - 80: 1.50%<br>81 - 90: 0.40%  | 18 - 80: 2.00%<br>81 - 90: 0.40%               | 18 - 80: 2.15%<br>81 - 88: 0.45%                              | 18 - 80: 2.25%<br>81 - 86: 0.50%   |

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\*Minimum Issue Age 18 Years



# HERITAGE CLASSIC

Single Premium, Multi-Year Guaranteed Annuity (MYGA)

Effective May 1, 2026

| Features:   | Heritage Classic 3   | Heritage Classic 5                             | Heritage Classic 7   | Heritage Classic 9  |
|---|--|--|--|---|
| Initial Rate:<br>(All interest rates are Annual Effective Yields) | 4.60%  | 5.15%  | 5.20%  | 5.25%   |
| Guarantee Periods   | 3 Yrs  | 5 Yrs  | 7 Yrs  | 9 Yrs   |
| Maximum Issue Age*<br>(Annuitant, Owner ALB)                      | 90   | 90   | 88   | 86  |
| Renewal Available   | At the end of each Guarantee Period, the contract may be renewed for any Interest Rate Guarantee Period currently being offered at the time the renewal election is made, provided that the new Rate Guarantee Period does not extend past the attained age of 95.<br><br>Renewals must be within the Heritage Classic products. |  |  |   |
| Maximum Withdrawal Charges<br>(+/- MVA)<br>No MVA in California   | 3 Yrs<br>8.0%, 7.0%,<br>6.0%, 0.0%   | 5 Yrs<br>8.0%, 7.0%, 6.0%,<br>5.0%, 4.5%, 0.0% | 7 Yrs<br>8.0%, 7.0%, 6.0%,<br>5.0%, 4.5%, 3.5%, 2.5%, 0.0% | 9 Yrs<br>8.0%, 7.0%, 6.0%, 5.0%,<br>4.5%, 3.5%, 2.5%, 1.5%,<br>0.5%, 0.0% |
| Minimum Guaranteed Rate   | At the end of the Guarantee Period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 0.15%.   |  |  |   |
| Premium Limits  | \$10,000 for both Qualified and Non-Qualified<br>Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of application.   |  |  |   |
| Use<br>Qualified only CO, ME, SD, & WY                            | NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)   |  |  |   |
| Penalty-Free Withdrawals  | After the first contract year, you may withdraw up to 10% of the accumulated value as of the last contract anniversary date. Withdrawals in excess of the penalty-free amount are subject to Surrender Charges and MVA.  |  |  |   |
| Health Waiver Benefits  | <ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.  |  |  |   |
| Death Benefit (Annuitant/<br>Owner)                               | Accumulated Value at Death   |  |  |   |
| Suitability Comments  | Most suitable for those seeking greater liquidity through penalty-free withdrawals and/or Health Waiver Benefits.  |  |  |   |
| Product Availability<br>Liberty Bankers/Capitol Life              | Available in all States, except NY   |  |  |   |
| 1st Year Gross<br>Commission <sup>1</sup>                         | 18 - 80: 2.00%<br>81 - 90: 0.40%   | 18 - 80: 3.00%<br>81 - 90: 0.40%               | 18 - 80: 3.25%<br>81 - 88: 0.45%                           | 18 - 80: 3.50%<br>81 - 86: 0.50%  |

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\*Minimum Issue Age 18 Years

# HERITAGE ACCUMULATOR

Flexible Premium Deferred Annuity

Effective May 1, 2026

| Features:  |   |
|--|---|
| 1st Year Rate:<br>(All interest rates are Annual Effective Yields) | 2.25%   |
| Guarantee Period:  | 1 Year  |
| Renewal Rate Strategy  | Rate Determined Annually  |
| Minimum Guaranteed Rate  | At the end of the period, a new rate will be declared for the following contract year but will never be less than the Minimum Guaranteed Interest Rate of 1.00% |
| Maximum Issue Age*<br>(Annuitant, Owner ALB)                       | 100   |
| Premium Limits   | \$25,000 Single • \$5,000 Additions   |
| Use<br><small>Qualified only CO, ME, SD, &amp; WY</small>          | NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)                          |
| Maximum Withdrawal Charges   | No Withdrawal Charges   |
| Penalty Free Withdrawals   | 100% Liquid   |
| Health Waiver Benefits   | None  |
| Death Benefit (Annuitant/Owner)                                    | Accumulated Value   |
| Suitability Comments   | Most suitable for those seeking maximum liquidity.  |
| Product Availability<br>Liberty Bankers/Capitol Life               | Available in all States, except NY  |
| 1st Year Gross Commission <sup>1</sup>                             | 18-100: 0.25%<br>1/12 of Annual Commission paid monthly on Account Value  |

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\*Minimum Issue Age 18 Years



# LIBERTY SERIES & SPIA

Flexible/Single Premium Only Annuities Immediate Income

Effective May 1, 2026

| Features:  | Liberty Choice  | Liberty Select   | Income Annuity  |
|--|---|--|---|
| 1st Year Rate:<br>(All interest rates are Annual Effective Yields) | 5.25%<br>(4.25% Base Rate Plus 1.00% 1st Year Bonus)  | 5.90%<br>(4.40% Base Rate Plus 1.50% 1st Year Bonus)   | Illustration  |
| Guarantee Periods  | 1 Yr  |  | Term of Contract  |
| Maximum Issue Age*<br>(Annuitant, Owner ALB)                       | 90<br>(85 in OK)  | 85   | 100 Period Certain; 80 Life Contingent and/or Joint   |
| Renewal Available  | Rate Determined Annually  |  | N/A   |
| Maximum Withdrawal Charges (+/- MVA)<br>No MVA in California       | 5 Yrs<br>8.0%, 7.0%, 6.0%, 5.0%, 4.0%<br>+/-MVA 1st 5 Yrs   | 7 Yrs<br>Ages 0-55: 12, 11, 10, 8, 6, 4, 2, 0%<br>Ages 56+: 8, 7, 6, 5, 4, 3, 2, 0%<br>+/- MVA 1st 7 Yrs | N/A   |
| Minimum Guaranteed Rate  | 2.40% for policies issued in 2026   |  | N/A   |
| Premium Limits   | \$5,000 Single • \$100 Additions<br>Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of the application.   |  | \$25,000.00   |
| Use<br>Qualified only CO, ME, SD, & WY                             | NQ, NQ-Inherited, Traditional IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA (not available as 401(k) 403(b) or SIMPLE IRA)  |  | Qualified or Non-Qualified (not available as 403(b) or SIMPLE IRA)  |
| Penalty-Free Withdrawals   | Required Minimum Distributions (RMDs) or Accumulated Interest of Monthly Interest if > \$100  |  | Period Certain: 5-30 Yrs<br>Life Only or Life with Term Certain<br>Joint & Survivor   |
| Health Waiver Benefits   | <ul style="list-style-type: none"> <li>• Nursing Home Benefit • Disability Benefit</li> <li>• Terminal Illness Benefit • Home Health Care Benefit</li> </ul> 1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value. |  | None  |
| Death Benefit (Annuitant/Owner)                                    | Accumulated Value at Death  |  | Current payout based on \$100,000 premium (no premium tax)<br>5 Yr Term Certain: \$1,828<br>10 Yr Term Certain: \$1,021<br>Life Only Male 65: \$621 |
| Suitability Comments   | Accepts Additional Premium  |  |   |
| Product Availability<br>Liberty Bankers/<br>Capitol Life           | Available in all States, except AL, NY;<br>Liberty Select is not available in ID<br><br>Liberty Series not available for Capitol Life   |  | Liberty Bankers: Available in all States, except AL, NY.<br>Capitol Life: Available in AK, AL, DC, HI, ME, MI, MO, TX, VT.<br>Not available in NY.  |
| 1st Year Gross Commission <sup>1</sup>                             | 18 - 80: 4.00%<br>81 - 90: 2.00%  | 18 - 80: 5.50%<br>81 - 85: 2.50%   | 2.50% Life Only<br>2.00% Term Certain (5-9 Yrs)<br>2.50% Term Certain (10+ Yrs)   |

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Annuity Marketing Support  
800-274-4829  
Annuity Service Center  
800-745-4927

# SUMMIT FIXED INDEXED ANNUITIES

Modified & Limited Single Premium Deferred Annuities

Effective May 1, 2026

| Features:                                     | Summit 5   | Summit 7   | Summit 10                    | Summit 10 + Premium Bonus                                     |
|---|--|--|------------------------------|---|
| Term  | 5 Yrs  | 7 Yrs  | 10 Yrs                       |   |
| Maximum Issue Age*                            | 89   | 85   | 80                           |   |
| Premium Limits                                | \$10,000 for both Qualified and Non-Qualified • \$5,000 Additions<br>Premiums over \$1,000,000 require Large Case Questionnaire company approval prior to submission of the application. |  |                              |   |
| Additional Premiums                           | 1 <sup>st</sup> Year Only  |  | 1 <sup>st</sup> 3 Years      |   |
| Guaranteed Minimum Interest on Fixed Account  | 2.40% for policies issued in 2026  |  |                              |   |
| Guaranteed Minimum Surrender Value            | 87.5% of Premiums accumulated at 1%  |  |                              |   |
| Surrender Charges                             | 9,9,8,7,6,0%   | 9,9,8,7,6,5,4,0%                                   | 9,9,8,7,6,5,4,3,2,1,0%       |   |
| Interest Rate Crediting Strategies            |  |  |                              |   |
| S & P 500 <sup>®</sup>                        |  |  |                              |   |
| Fixed Rate                                    | 4.15%  | 4.25%  | 4.30%                        | 3.25%   |
| Annual Point to Point Cap                     | 8.00%  | 8.50%  | 9.00%                        | 6.50%   |
| Annual Point to Point with Participation Rate | 40.00%   | 40.00%   | 45.00%                       | 30.00%  |
| Nasdaq - 100 <sup>®</sup>                     |  |  |                              |   |
| Annual Point to Point with Cap                | 8.00%  | 8.50%  | 9.00%                        | 6.50%   |
| Annual Point to Point with Participation Rate | 40.00%   | 40.00%   | 45.00%                       | 30.00%  |
| Health Waiver Benefits                        |  |  |                              |   |
|   | • Nursing Home Benefit • Disability Benefit • Terminal Illness Benefit • Home Health Care Benefit<br>1st Year up to 10% accumulated value, thereafter up to 50% of accumulated value.    |  |                              |   |
| Death Benefit                                 | Accumulated Value at Death   |  |                              |   |
| Reallocations                                 | Annually on anniversary  |  |                              |   |
| 5 x 5 Annuitization                           | Available after 5 Years  |  |                              |   |
| Market Value Adjustment                       | 5 Yrs  | 7 Yrs  | 10 Yrs                       |   |
| Penalty-Free Withdrawals                      | 10% of Accumulated Value after Yr 1  |  |                              |   |
| Premium Bonus Rider                           | NA   | NA   | NA                           | 8% on 1 <sup>st</sup> Yr Premiums Only<br>Vests over 10 Years |
| Product Availability<br>Capitol Life Only     | Available in all States, except CA, NY, RI. (Qualified Only in CO, ME, SD & WY)  |  |                              |   |
| 1st Year Gross Commission <sup>1</sup>        | 18 - 75: 3.75%<br>76 - 80: 2.00%<br>81 - 89: 1.00%   | 18 - 75: 5.50%<br>76 - 80: 4.50%<br>81 - 89: 1.75% | 18-75: 7.00%<br>76-80: 5.00% | 18 -75: 7.00%<br>76- 80: 5.00%                                |

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