

Liberty Bankers Life Insurance Company offers a full line of life, health, and annuity products designed to help customers plan their financial futures. Our annuity portfolio includes immediate and deferred annuities with a range of features to satisfy a variety of financial requirements. Within our life insurance division, we offer final expense and whole life insurance products for the senior market. Our health insurance line features Medicare supplement products designed to fill the financial gaps left by traditional Medicare. Our strength and adaptability keeps us committed to helping you make the most of your finances and showing you the steps toward a more secure future.



# LIBERTYLEGACY

Neither Liberty Bankers Life Insurance Company, nor its affiliates, nor any of its representatives may provide tax or legal advice. You should consult a tax advisor or legal counsel for specific advice and information regarding your individual situation. For purposes of this brochure, the owner and policyholder are assumed to be the same individual. This policy is considered a Modified Endowment Contract (MEC). Withdrawals and loans on a MEC are considered taxable to the extent that there is a gain on the contract. If withdrawals and other distributions are taken prior to age 59 1/2, a 10% federal tax penalty may apply. The policy is guaranteed to remain in-force until the later of the insured's death or the maturity age of 121, at which time the net cash value will be paid. Death benefits and cash values will be reduced upon payment of an accelerated death benefit. Not insured by FDIC/NCUA or any federal government agency. A comprehensive description of the policy benefits, cost, exclusions, limitations and terms is available to you upon request. This product is not available in all states. This brochure is intended to provide a brief description of policy form ICC17-LBL-SPWL or ICC17-CLIC-SPWL.



# SINGLE PREMIUM WHOLE LIFE INSURANCE

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ICC17-SPWL-broc-0917



## FOR THE NEXT GENERATIONS

You've worked hard over your lifetime to achieve financial security. Now, you're thinking about leaving the most you can to those you love. Liberty Legacy is a single premium whole life insurance policy that enables you to pass on more to your beneficiaries by means of a GUARANTEED income tax free death benefit that is larger than your original premium payment. Life insurance can be the most effective way to avoid the costly impact of taxes on the growth and transfer of your assets.

As an added benefit for you, there are multiple ways for you to access your policy values during your lifetime, should you need to do so. Plus, the financial threat of a prolonged, chronic illness may be reduced by our valuable Accelerated Death Benefit provisions which can create an immediate source of funds to help prevent the erosion of your accumulated wealth.

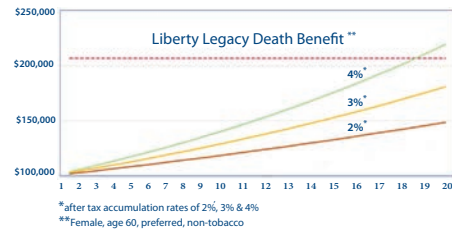
## VALUE FOR YOUR LOVED ONES

- Immediate increase in the death benefit amount payable to your beneficiaries
- Full death benefit is received income tax free to named beneficiaries, under current tax law
- Death benefit avoids the expense and delay of probate
- No market or investment risk, as Liberty Legacy benefits are GUARANTEED



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Here's an example how Liberty Legacy can immediately increase the amount of your estate which helps you strengthen your next generation and/or provide you with the assurance your wealth will be preserved for them.



Compared to alternative investments, it may take 10, 20, 30 years or more to achieve the immediate benefits created by Liberty Legacy.

## ACCESS AND CONTROL FOR YOU

Should your circumstances change, there are several ways for you to access your policy values.

**Accelerated Death Benefits** – This benefit is included at no additional cost and allows you to receive a portion of the death benefit prior to death in the event of a **Terminal Illness or a Chronic Illness**. Such a condition can be devastating for you and your family. Terminal Illness means the insured's death is expected within 12 months or less. A Chronic Illness can limit your ability to perform life's daily living functions and is defined as the inability to perform without assistance from another individual, at least 2 of 6 Activities of Daily Living

(ADLs) for a period that is expected to last at least 90 days due to a loss of functional capacity. The maximum accelerated benefit available is the **lesser of \$250,000 or 80% of the policy death benefit**. A one-time administrative fee of \$100 will be deducted from the elected accelerated benefit amount. Only one type of accelerated benefit is payable; an insured cannot receive a payment based on a Terminal Illness and a payment based on a Chronic Illness. See the policy for additional details including state variations, fees, limitations and exclusions.

**Loans** – Policy loans of the cash value are available at any time.

**Surrender** – Guaranteed cash values, which increase tax deferred each year, are available at any time for surrender. The cash surrender value may be less than the premium paid if the policy is surrendered in the early years.

**Annuitization** – Surrender proceeds may be annuitized with no additional fee at rates guaranteed in the policy.

**Free Look** - 30 day free-look provision allows for the full return of your single premium.

## POLICY FEATURES AND BENEFITS

- Single premium, death benefit and cash values are GUARANTEED and will never change
- No policy fees or charges deducted from your values each year
- The policy is GUARANTEED to remain in force until your age 121
- No future premium payments are ever needed

## ESTABLISH YOUR LIBERTY LEGACY

- Transfer wealth to family members or a favorite charity or religious organization with no income tax or probate consequences
- Establish an immediate source of money to help pay for potential Terminal or Chronic Illness expenses
- Pay for funeral expenses through the purchase of life insurance

## IS LIBERTY LEGACY FOR YOU?

Available Ages 50 - 80

Do you have sufficient assets available for regular living expenses and an excess amount to transfer?

- \$20,000 minimum premium
- Are you in good health? A telephone interview with your agent and our Underwriter at the time of purchase will determine availability

