

Capitol Advantage MYGA

Single Premium Deferred Multi-Year Guarantee Annuity



A single-premium deferred fixed annuity with multiple Guarantee Periods that offers a simple way to build retirement assets without the principal risk typically associated with stocks, bonds or mutual funds.

Highlights Include:

- Guaranteed, fixed interest rates
- Protection of principal
- Tax-deferred growth until you take withdrawals
- Lifetime income options

This is a summary of annuity features that are described in more detail in the Capitol Advantage disclosure statement.

Product Profile

Features	Details
Guarantee Periods	• Choice of 3-year, 5-year or 7-year Guarantee Periods
Maximum Issue Age	• 90 for 3-year or 5-year Guarantee Periods ¹ • 85 for 7-year guarantee periods ¹
Premium Amount	• Minimum: \$10,000 non-qualified \$5,000 qualified • Maximum: Amounts over \$500,000 require prior company approval
Free Withdrawal Amount	• After first contract year, up to 10% of the account value ² as of the end of the prior contract year may be withdrawn without deduction of a market value adjustment (MVA) or withdrawal charge.
Death Benefit	• Accumulated value on death of owner if also the annuitant. Surrender value on death of owner if not the annuitant.
Surrender Charges	
Guarantee Period	Contract Year in Current Guarantee Period
	1234567
3 Years	8%7%6%
5 Years	8%7%6%5%4%
7 Years	8%7%6%5%4%3%2%
Ownership Requirements	• Individual owner must be annuitant or annuitant’s spouse. Joint ownership is permitted if spouses of one another. A non-natural entity, such as a trust, may be the owner.

¹Applies to annuitant, owner and/or joint owner.

²Or Required Minimum Distribution (RMD) if greater.

Features	Details
Market Value Adjustment	<ul style="list-style-type: none"> Applies to surrenders or withdrawals in excess of free withdrawal amount. (State variations may apply.)
Plan Eligibility	<ul style="list-style-type: none"> Non-qualified, IRA and Roth IRA, SEP, Inherited IRAs and NQ/Q Stretch
Interest Rate Renewal Feature	<ul style="list-style-type: none"> At the end of each Guarantee Period, owner has a 30-day window to select a new Guarantee Period, elect a settlement option, withdraw their account value with no surrender charge or MVA, or exchange the contract for a new annuity on any plan that we offer at the time. If no election is made, the policy will automatically renew with a new Guarantee Period as described in the contract, and new withdrawal charges and MVA will apply.
Additional Benefits	<ul style="list-style-type: none"> Nursing Home, Disability and Terminal Illness: After the first policy year, you may withdraw 50% of your Accumulated Value without surrender charges or MVA. (Non-qualified only; refer to Disclosures.)
Renewals Available	<ul style="list-style-type: none"> Until Maturity Date of attained age of 100. (May be changed with company approval.)
Annuitization / Settlement Options	<ul style="list-style-type: none"> After the first contract year, available options include Term Certain, Life Only, Life Annuity with Period Certain, or others upon request.

The Capitol Life Insurance Company is a Legal Reserve Life Insurance Company authorized to transact business in 48 states and is a wholly owned subsidiary company of the Liberty Bankers Insurance Group of companies with assets exceeding \$2.5 billion. Annuity policy guarantees are backed by the financial strength and claims-paying ability of The Capitol Life Insurance Company (Dallas, TX). Policies and contracts are issued by The Capitol Life Insurance Company.

Capitol Advantage is annuity policy form ICC19-Advantage-0619 with state specific variations where applicable. Policy and rider form numbers may vary by state. Products, riders and features may vary by state, and may not be available in all states. This material may not be approved in all states. Ask your financial professional for more information.

This profile is a general description of the Capitol Advantage annuity. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.



Annuity Service Center: PO Box 224, Brownwood, TX 76804-0224
 Annuity Marketing Support: 800-274-4829
 Customer Service: 800-745-4927

NOT FDIC/NCUA INSURED | MAY LOSE VALUE
 NO BANK/CREDIT UNION GUARANTEE | NOT A DEPOSIT
 NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Not FDIC or NCUSIF Insured / No Bank or Credit Union Guarantee / May Lose Value / Not Insured by any Federal Government Agency / Not a Deposit

ICC19-Advantage-0619