

Marketing Support
1.800.274.4829

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Administrative Support
1.800.745.4927

THE CAPITOL ADVANTAGE

PRODUCT PORTFOLIO

Features:	Capitol Advantage 3 ICC19-Advantage-0619*	Capitol Advantage 5 ICC19-Advantage-0619*	Capitol Advantage 7 ICC19-Advantage-0619*
Ist Year Rate: (All interest rates are Annual Effective Yields)	2.45%	2.75%	3.00%
Guarantee Periods:	3 Yrs	5 Yrs	7 Yrs
Minimum Guaranteed Rate:	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2019 is 1.65%.		
Maximum Issue Age: (Annuitant, Owner and/or Joint Owner)	90¹	90¹	85¹
Premium Amount:	Minimum: \$10,000 NQ; \$5,000 Q Maximum: Amounts over \$1,000,000 require prior company approval		
Plans Available:	NQ or Q, IRA, ROTH IRA, SEP, Inherited IRA (not available as 403(b) or SIMPLE IRA)		
Surrender Charges:	3 Yrs 8, 7, 6% +/- MVA	5 Yrs 8, 7, 6, 5, 4% +/- MVA	7 Yrs 8, 7, 6, 5, 4, 3, 2% +/- MVA
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.		
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Amount:	After first contract year, up to 10% of the account value ² as of the end of the prior contract year may be withdrawn without deduction of a market value adjustment (MVA) or withdrawal charge. Subject to \$250 minimum withdrawal.		
Death Benefit (Annuitant/Owner):	Accumulation Value on death of owner if also the annuitant. Surrender Value on death of owner if not the annuitant.		
Market Value Adjustment:	Applies to surrenders or withdrawals in excess of free withdrawal amount. (State variations may apply.)		
Interest Rate Renewal Feature:	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.		
Renewals Available:	Until Maturity Date of attained age of 100. (FL - maximum of 10 years for ages 65+)		
Annuitization / Settlement Options:	After the first contract year, available options include Term Certain, Life Only, Life Annuity with Period Certain, or others upon request.		
Nursing Home, Disability & Terminal Illness Benefit:	On NQ policies, up to 50% of Accumulated Value is penalty free.		
Products NOT Available in:	CA, MT, NY, RI		

¹Applies to annuitant, owner and/or joint owner. ²Or Required Minimum Distribution (RMD) if greater.

Not FDIC or NCUSIF Insured / No Bank or Credit Union Guarantee / May Lose Value / Not Insured by any Federal Government Agency / Not a Deposit
Please Refer To Specific Policies For Complete Product Information / Rates Are Subject To Change Without Notice

For Agent Use Only / Not For Use With The Public