

con·fi·dence |'känfədəns; -fədəns|
noun: the feeling or belief that one can rely on
someone or something; firm trust



Liberty National's Flexible Premium Annuity offers a high degree of safety with tax-deferred growth and guaranteed results designed to help you meet your financial goals.

The Flexible Premium Annuity is an ideal vehicle to protect and grow your savings, while providing flexibility and liquidity.

- Issue Ages 0-90
- No policy fees
- Minimum deposit \$2,000
- Additional deposits (\$50 minimum)
- 100% principal guaranteed
- Easy access – free withdrawal of interest earnings in the first year. Thereafter, 10% of accumulated cash value as of the beginning of the policy year.
- Income options include monthly checks or direct deposits to your bank account (\$100 minimum)
- Hospitalization and Nursing Home Waiver of withdrawal charges (Not available in CA, MA, PA or SD)
- Six-year withdrawal charge period for withdrawals (7-7-7-6-5-4); one withdrawal charge schedule per contract
- Annuity proceeds avoid costs and delays of probate

Liberty National Flexible Premium Annuity

This is a flexible premium deferred annuity that provides for an accumulation of money on a tax-deferred basis until the owner decides to convert it to income. The Flexible Premium Deferred Annuity provides for compounding of interest, including interest on tax dollars left to grow tax-deferred.

What is an annuity?

An annuity is a contract sold by an insurance company designed to provide payments to the owner at specified intervals, usually after retirement. The owner is taxed only upon distribution or withdrawal of funds from the account. All annuities are tax-deferred, meaning that the earnings from investments in these accounts grow tax-deferred until withdrawal.

If the owner dies during the accumulation phase, his or her heirs will receive the accumulated amount in the annuity. This money is subject to ordinary income taxes in addition to estate taxes. No surrender charges on death benefit distribution.

The Company

Liberty National has been in the business of helping people by providing quality insurance and financial products since 1900. For more than 30 consecutive years, Liberty National has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 6/10). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 5/10), A1 for Insurer Financial Strength by Moody's (as of 1/09), and A+ "Strong" for Insurer Financial Strength by Fitch (as of 6/09). These industry ratings are your assurance that the Company is well positioned to weather economic uncertainty.

Liberty National Life Insurance Company
3700 S. Stonebridge Drive
McKinney, Texas 75070

The Flexible Premium Annuity Policy Form LFPDA02 issued by Liberty National Life Insurance Company is not a product or deposit of, nor guaranteed by, any financial institution. It is not insured by the FDIC or any other federal agency, and may be subject to investment risks and possible loss of principal. Early withdrawals or surrenders may be subject to taxes and/or tax penalties and withdrawal charges. Please consult a tax advisor for further details. A.M. Best Company, Standard & Poor's, and Fitch are the second highest rating and Moody's is the third highest rating. This is a solicitation for insurance. You may be contacted by an Agent representing Liberty National Life Insurance Company.