

Flexible Premium Annuity



con·fi·dence
|ˈkänfədəns;
-fə,dəns|
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.

Crediting Rate

Effective June 1, 2010

3.00%

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. This is a solicitation for insurance. You may be contacted by an Agent representing Liberty National Life Insurance Company.