

live BIG



Liberty Bankers[®]
Insurance Group | *For Life*

with LBIG

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Providing Generational Peace of Mind

Based in Dallas, Texas, Liberty Bankers Insurance Group (LBIG) is a nationally recognized and respected group of insurance companies that offers a variety of life, health, and wealth products including **Annuities, Final Expense, Medicare Supplement, and Supplemental Health Insurance.**

Rated A- (Excellent) by AM Best, Liberty Bankers Insurance Group is comprised of:



Product Portfolio

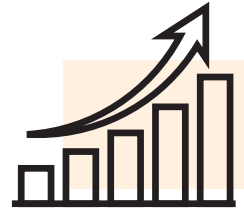
LBIG sells a diverse portfolio of life, health, and wealth products.

Product Line	Product Description	Sold Through
Annuities	MYGA FIA SPIA	Capitol Life Liberty Bankers Life
Ordinary Life / Final Expense	Final Expense Juvenile Whole Life Single Premium Whole Life	Liberty Bankers Life
Medicare Supplement	Medicare Gap Coverage	American Benefit Life
Supplemental Health	Accident Plus Cancer Plus Critical Care Plus Heart and Stroke Plus Hospital Indemnity Plus	Liberty Bankers Life

Overview



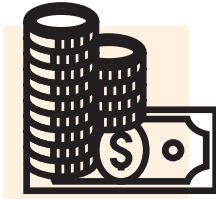
Focused on life,
health and
financial
products



Steady
profitability for
twenty-five
consecutive
years!



Prompt,
courteous, and
accurate service



\$3.7 billion in
assets with
\$420.5 million
adjusted C&S

FINAL EXPENSE

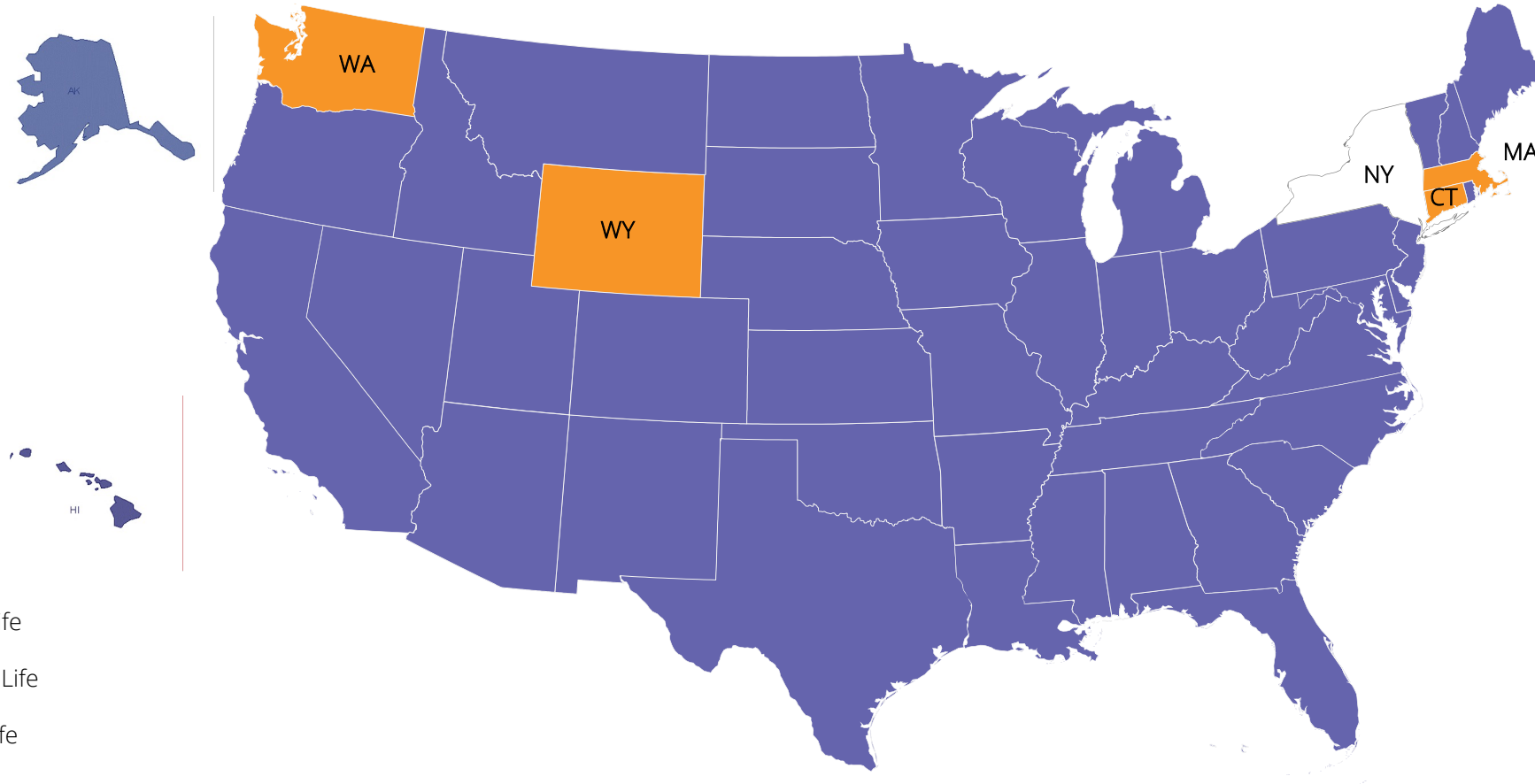
SIMPL Preferred & Standard
SIMPL Modified



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A National Footprint



■ Liberty Bankers Life
Capitol Life
American Benefit Life

■ Liberty Bankers Life
Capitol Life

□ Not Licensed

Final Expense Program Overview

SIMPL Preferred & Standard

Benefit Type:

Whole Life, Level death benefit from date of issue

Policy Specifications:

Issue limits: \$3,000 to \$40,000

Issue ages: 18 to 80 Male & Female

Issue basis: Nicotine/ Non-Nicotine User

Available Policy Riders:

- ✓ 80% Accelerated Death Benefit Rider – no extra cost
 - ✓ Terminal Illness (12 mos.) OR Chronic Illness
- ✓ Accidental Death & Dismemberment Rider
- ✓ Children's Benefit Rider
- ✓ Grandchild Benefit Rider



**We accept ITIN numbers*

**We currently issue 65% of our cases at*

Preferred rates!

SIMPL Modified

Benefit Type:

First 3 Policy Years: If death occurs because of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded.

4th Policy Year: The death benefit is 100%

5th Policy Year: The death benefit is 105%

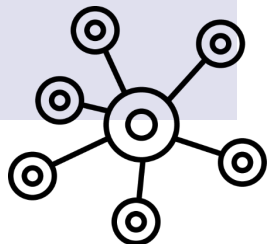
6th Policy Year and Beyond: The death benefit is 110%

Policy Specifications:

Issue limits: \$1,000 to \$20,000

Issue ages: 40 to 80 Male & Female

Issue basis: Nicotine/ Non-Nicotine User



Final Expense Riders – ALB

Included with every new SIMPL Preferred and Standard policy issued at no cost to the insured.

- Accelerated Death Benefit Rider provides provisions to help offset the expense of:
- TERMINAL ILLNESS BENEFIT If diagnosed as terminally ill (defined as having a life expectancy of less than 12 months), insured may be entitled to receive the terminal illness benefit.
- CHRONIC ILLNESS (Certified by Physician) If diagnosed as having a chronic illness, then you may be entitled to receive the chronic illness benefit.
- **Upon a qualifying event, up to 80% of the death benefit may be paid.** If this feature is never used, the full SIMPL death benefit will pass unreduced to beneficiaries.
- Accelerated benefits are intended to qualify for favorable tax treatment under current federal law.
- Payments are made directly to the insured.

See rider form ICC16-LBL-LPL-ADBR OR ICC16-CLIC-LPL-ADBR for complete details.

Final Expense Riders – Children's Term

One unit = \$5,000 level term coverage to age 25

Covers ALL Eligible and Insurable Children

Maximum 4 Units = \$20,000

Cost Per Unit = \$37.73 yearly \$3.49 Bank Draft

Convertible to a Permanent plan at anytime; Up to 5 times at age 25 or Marriage!

Child must be insurable at the time of application

Any child born after rider is in-force is automatically insured at 15 days old.

Any child, stepchild, or legally adopted child are eligible.

Issue ages 15 days to Age 17

Final Expense Riders – Grandchild Rider

\$7,500 coverage per child

Level term to age 25

Premium = \$13.40 annual (per grandchild) \$1.20 Bank Draft

Convertible to 2 times at Death of Insured Grandparent and up to 5 times at age 25 or Marriage

Any Grandchild or Great-Grandchild of the insured, including step and legally adopted, are eligible to apply!

Issue ages 0 - 17

No grandchild can apply until 15 days old.



FEX Quotes

Independent Rate Comparison
David Decker

Resident State: **New Jersey**
Tobacco Usage: **No**
Gender: **Male**

Coverage: **\$15,000**
Benefit Type: **Level Benefit**
Current Age: **65**

Carrier underwriting standards differ based on health requirements.
Client may not qualify for every carrier. See agent for details.

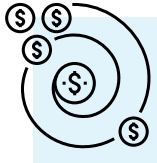
Company	Annual Premium	Monthly Premium	Plan Name
Transamerica	\$920.40	\$79.15	Immediate Solution Preferred
Mutual Of Omaha	\$933.90	\$83.12	Living Promise
Liberty Bankers	\$915.50	\$84.68	SIMPL Preferred
Foresters	\$971.40	\$85.00	PlanRight Preferred
CVS Health	\$977.50	\$85.53	Preferred
Oxford Life	\$994.95	\$86.55	Assurance
Am. Amicable (Choice)	\$1,003.35	\$88.29	Senior Choice Level
Royal Neighbors	\$1,018.70	\$88.65	Ensured Legacy Standard
United Home Life	\$1,054.25	\$91.72	Express Issue Premier
Transamerica	\$1,137.60	\$97.83	Immediate Solution Standard
United Home Life	\$1,274.75	\$110.90	Express Issue Deluxe
CVS Health	\$1,340.50	\$117.29	Standard
Liberty Bankers	\$1,368.50	\$126.59	SIMPL Standard
Foresters	\$1,572.00	\$137.55	PlanRight Standard

Ways to sell

- eApp
 - Remote – text or email code
 - Face to face
- Voice App
 - Remote
 - Face to face

Precheck

Precheck has three primary features:



Rate Check – run a premium quote in seconds
(remote availability Q1 2025)



Rx Check – look up a prescription medication and understand its potential uses, along with an indication of how that medication will impact underwriting by tier



Underwriting Check – obtain an underwriting risk assessment on a client based on our automated underwriting tool — without the risk of a phone call — in 1 minute or less

All of these tools are optional — use as many or as few as you like.

Current Incentive – through 12/31/2024

- \$50 per issued and paid case
- Minimum of three cases
- Maximum of 40 cases (maximum payout \$2,000)
- First premium must be drafted before 1/15/2025
- Bonuses paid after 1/15/2025

Incentivizing Your Cross-Selling

Destination: Prague, Czech Republic at the NH Collection Carlo IV

Trip Dates: July 11-16, 2025

Qualification Period: January 1 – December 31, 2024

Credits Earned per One Dollar of Issued & Paid Annualized Premium:

- Annuity = 0.08 Credits
- Medicare Supplement = 1.0 Credit
- Ordinary Life = 2.0 Credits
- Supplemental Health = 2.0 Credits
(Accident, Cancer, Critical Care, Heart & Stroke, Hospital Indemnity)

Producer Type	One Trip	Two Trips
Agent	200,000	N/A
IMO	750,000	1,500,000
FMO	1,250,000	2,500,000
NMD	2,500,000	5,000,000





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