

sell
BIG



with LBIG

Turn Every Client into a
Multi-Policy Client



Providing Generational Peace of Mind

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

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



Tidewater Agent Production

- 135 Agents Currently Contracted and Ready to Sell
- 4 Supp Health Apps YTD
 - All 4 – Hospital Indemnity Plus

A SWIFT Solution for Tidewater Agents

SPEED

- Point-of-sale instant underwriting decisions

WINNING QUOTES

- Competitive rates with innovative MA-matching tool

IN-HOUSE SUPPORT

- Full access to our sales team and Dallas-based internal staff

FULL PRODUCT SUITE

- Ancillary, Annuities, Life, and Medicare Supplement

TOTAL FLEXIBILITY

- Standalone or rider-based ancillary products

The Opportunity



Your agents already have the clients.



Your agents are having conversations.



Why not capitalize on these client “prospects” and rework the existing block of business?

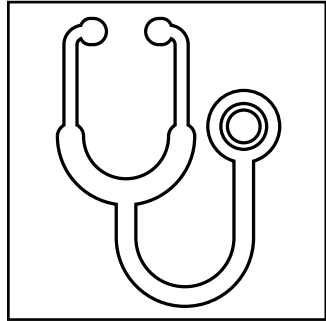


Most agents don't need more leads...they simply need to reengage with the clients they already have.

Where to Bring This Up

- Where can my agent incorporate this into their conversations?
 - During a Med Supp or MA Enrollment (Hospital Indemnity)
 - During enrollment follow-ups
 - Client annual reviews
 - Turning 65 pipeline
 - During life/annuity conversations
 - Under 65 market – Think HDHP and ACA

What Do Clients Miss?



Clients don't realize the coverage gaps they have

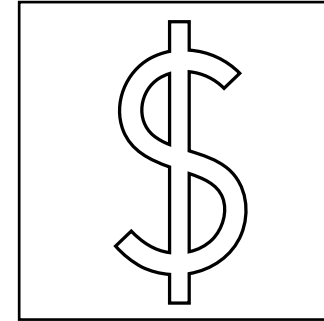
Hospital stays = Out-of-pocket exposure

Unexpected illness = Financial disruption

Medicare ≠ Full coverage

Major medical ≠ Full coverage

Unexpected events can drain a nest egg quickly



Costs that clients must consider:

Maximum Out-of-Pockets (MOOPs)

Deductibles

Coinsurance

Copayments

Your Simplified Protection Portfolio

Plus Series Products



Accident
Plus



Cancer
Plus



Critical Care
Plus



Heart & Stroke
Plus



Hospital Indemnity
Plus

Product Details

	Accident Plus	Cancer Plus	Critical Care Plus	Heart & Stroke Plus	HI Plus
Issue Ages	18-75	18-85	18-85	18-85	18-85 (GI 64-70)
Coverage Types	Individual, +Spouse, +Children, Family	Individual, +Spouse, +Children, Family	Individual, +Spouse, +Children, Family	Individual, +Spouse, +Children, Family	Individual, +Spouse, +Children, Family
Waiting Period	15-Days	30-Days	30-Days	30-Days	1-Day
Benefits	Lump Sum Up To: <ul style="list-style-type: none"> •\$15k Fractures •\$15k Dislocations •\$15k Burns •\$750 Lacerations •\$600 Eye Injury •\$150k Acc Death •\$60k Loss of Limbs 	Lump Sum Up To: <ul style="list-style-type: none"> •\$75k for Diagnosis •25% Carcinoma In-Situ •Add'l 25% for Experimental Treatment •Recurrence 	Lump Sum Up To: <ul style="list-style-type: none"> •\$75k for advanced MS, advanced Parkinsons, ALS, benign brain tumor, coma, end stage renal failure, major organ transplant, paralysis •25% loss of hearing, speech, and vision • Same benefits as Cancer, Heart & Stroke 	Lump Sum Up To: <ul style="list-style-type: none"> •\$75k for HA/Stroke •25% coronary artery bypass, aortic surgery, heart valve replacement/repair •10% coronary angioplasty, stent placement •Recurrence 	<ul style="list-style-type: none"> •\$100-750/day •Confinement Periods of 2-10, 15, 20, 31 days •ICU benefit pays add'l \$150/day (Max. 7 days) •Mental Health benefit pays \$175/day (Max. 7 days)

The Built-In Benefits



Pet boarding benefit



Companion travel benefit



No deductibles, co-pays,
or networks



Utilize any doctor or
hospital



Lump sum first-dollar benefits
paid directly to covered person
regardless of any other coverage



Easy application process with
LBIG's Intelligent Plan Designer

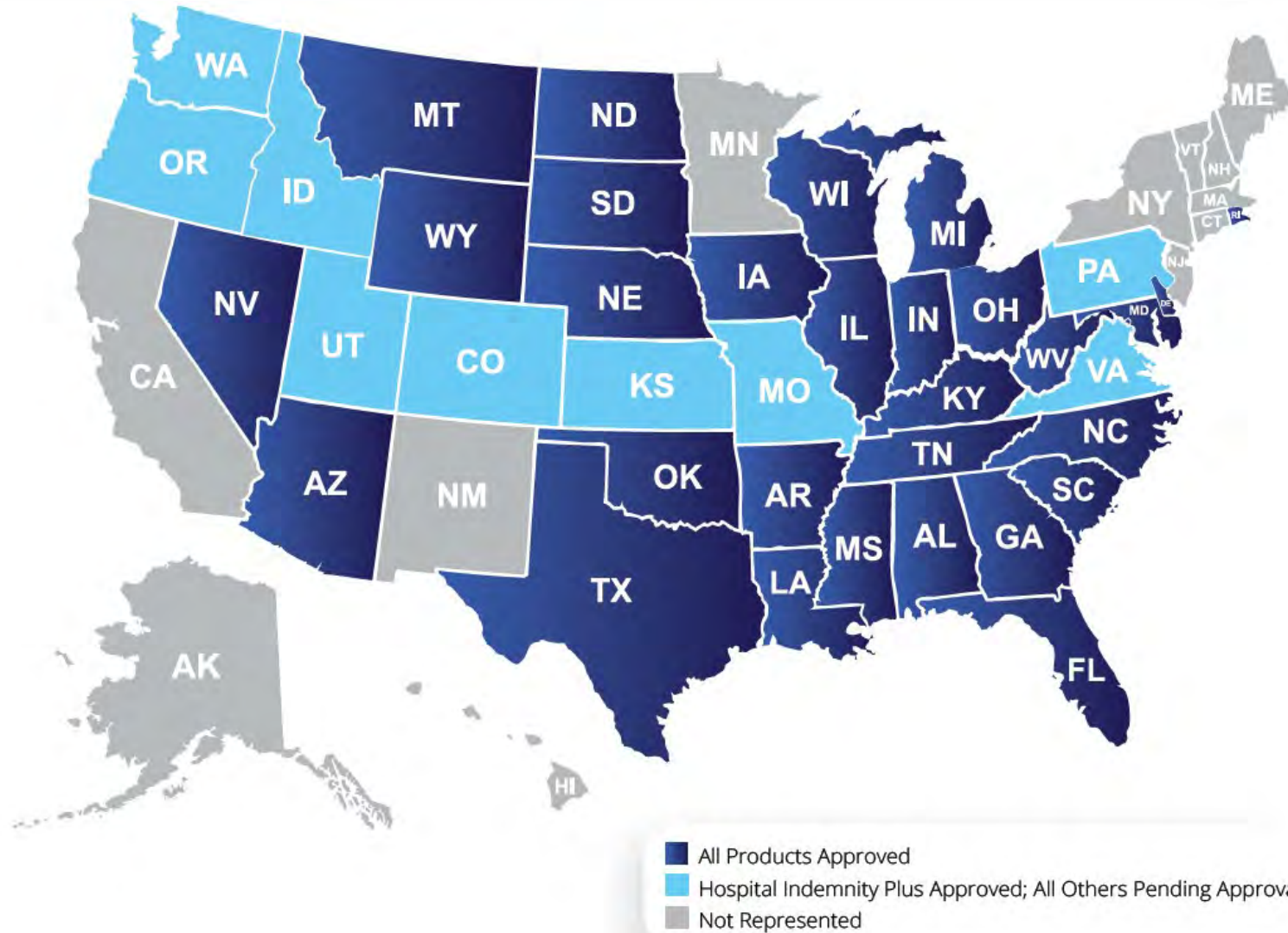


Flexible solutions that suit your
clients' needs and budget



Discounted premiums for
qualified households

Product Availability



Optional Riders



Hospital Indemnity Automatic Benefit Increase

The hospital confinement, extended hospital confinement, and observation unit benefits will increase 5% per year from the benefit amount payable, up to a maximum of 50%.

Completed Rider Year	0	1	2	3	4	5	6	7	8	9	10+
Benefit Increase	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%

If a Hospital Indemnity Rider is purchased on the Accident, Cancer, Heart & Stroke, or Critical Care base plan, the Hospital Indemnity Automatic Benefit Rider can also be purchased.

Optional Riders



Ambulance Services

Pays \$250 per ground ambulance transport and \$500 for air ambulance transport *as a result of injury or sickness*. Maximum annual limit per calendar year: two ground transports and two air transports.



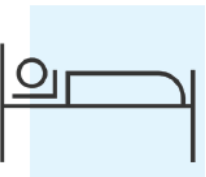
Emergency Room and Urgent Care

Pays \$250 per emergency room visit and \$50 per urgent care visit *as a result of an injury or sickness*. Maximum limit: one visit per calendar quarter for emergency room and one visit per calendar quarter for urgent care.



Outpatient Surgery

Pays \$250, \$500, \$750, or \$1,000 for up to two outpatient surgeries *as a result of an injury or sickness* in an ambulatory surgical center or outpatient facility of a hospital each calendar year.



Lump Sum Hospital Confinement

Pays \$500, \$1,000, or \$2,000 for up to two separate periods of confinement each calendar year *as a result of an injury or sickness* when the insured is admitted to a hospital.

Optional Riders



Skilled Nursing Facility and Hospice

Pays \$100 to \$300 per day for days 1-21, 21-100, or days 1-100 when the insured is confined to a skilled nursing facility. Hospice care in a hospice facility is paid at 25% for up to 14 days. Skilled nursing facility confinement must begin within 30 days of a hospital confinement of three or more days.



Outpatient Diagnostic Services and Wellness

Pays \$50 for basic diagnostic services and \$200 for advanced diagnostic services. Maximum annual limit: \$500 for diagnostic services. Pays \$25 per visit for wellness benefits up to a total of four visits per calendar year.



Accident Recovery Income

Pays between \$100-\$600 in weekly benefits up to 26 weeks as a result of a covered accident.

Optional Riders

Outpatient Therapy and Medical Devices

Following a covered hospital stay or outpatient surgery, the plan pays:

- **Option 1: 5 days per calendar year**
 - \$50 per day for Occupational, Physical, Speech and Chiropractic Therapy
 - \$50 Medical Equipment and appliances
 - \$500 Home Modification
 - \$2,000 Prosthetic Devices
- **Option 2: 15 days per calendar year (5 days Chiropractic Therapy)**
 - \$50 per day for Occupational, Physical, Speech and Chiropractic Therapy
 - \$100 Medical Equipment and appliances
 - \$1,000 Home Modifications
 - \$2,000 Prosthetic Devices
- **Option 3: 30 days per calendar year (5 days Chiropractic Therapy)**
 - \$50 per day for Occupational, Physical, Speech and Chiropractic Therapy
 - \$200 Medical Equipment and appliances
 - \$2,000 Home Modifications
 - \$2,000 Prosthetic Devices



Optional Riders

Return of Premium (ROP) Upon Death

Available for ages 18-80. Return of premium in the event of death is the sum of all premiums paid minus benefits paid while rider was in force times the ROP percentage. Ages 18-50: 100% ROP, Ages 51-60: 75% ROP, and Ages 61+: 50% ROP

Return of Premium (ROP) Upon Death with Acceleration

Available for ages 18-50. Return of premium in the event of death is the sum of all premiums paid minus benefits paid while rider was in force. Plus, after every 15 years, receive 50% of the sum of all premiums paid minus benefits paid while the rider is in force.

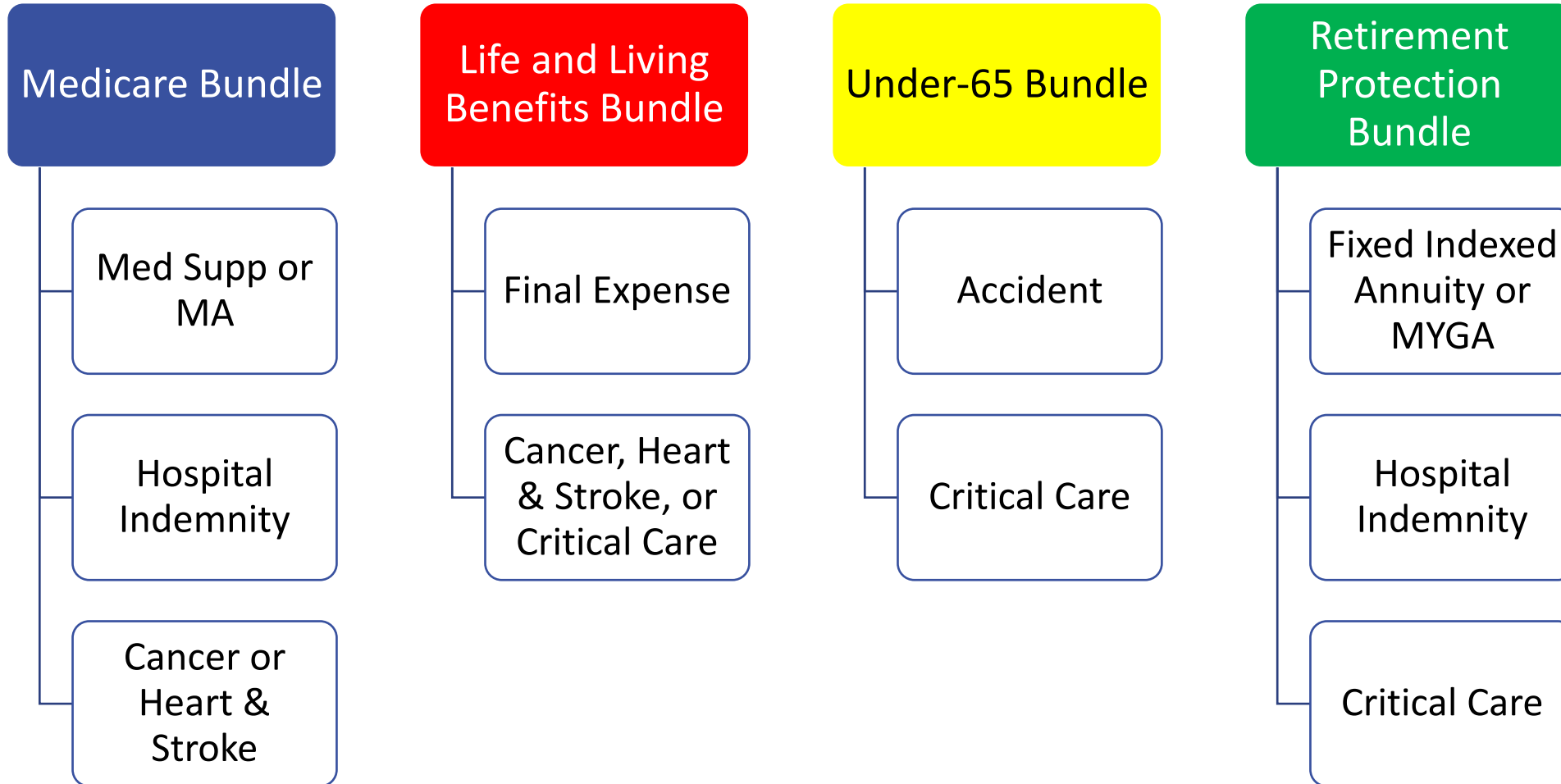


Annuity Rates – As of 4/13/2026

Product	Guarantee Period	LBL NB Interest Rate	CLIC NB Interest Rate
▼ Heritage Elite Series			
Heritage Elite 3	3 year(s)	4.750 %	4.750 %
Heritage Elite 5	5 year(s)	5.400 %	5.400 %
Heritage Elite 7	7 year(s)	5.450 %	5.450 %
Heritage Elite 9	9 year(s)	5.500 %	5.500 %
▼ Heritage Premier Series			
Heritage Premier 3	3 year(s)	4.700 %	4.700 %
Heritage Premier 5	5 year(s)	5.350 %	5.350 %
Heritage Premier 7	7 year(s)	5.400 %	5.400 %
Heritage Premier 9	9 year(s)	5.450 %	5.450 %

Simple Bundles That Work

Top agents don't sell products...they build protection packages.



Policy Stats Year to Date

Policy Type	Average Monthly Premium
Accident Plus	\$49.33
Cancer Plus	\$77.50
Critical Care Plus	\$87.42
Heart and Stroke Plus	\$44.00
Hospital Indemnity Plus	\$57.33
Ordinary Life	\$81.00
ABL Medicare Supplement	\$168.58

2027 Producer Incentive Trip



The Divani Apollon Palace & Thalasso

Trip Dates: June 7 – 12, 2027

Qualification Period: January 1 – December 31, 2026

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

- Annuity = 0.067 Credits
- Underwritten Medicare Supplement = 1.0 Credit
- Ordinary Life = 2.0 Credits
- Supplemental Health = 2.0 Credits

Producer Type	Credits
Agent	200,000
FMO	1,250,000
NMD	2,500,000

Qualifying for Greece

Agent 1

- 50 HIP Policies
 - 36 Cancer Policies
 - 55 Accident Policies
- 200,880 Credits

Agent 2

- 60 HIP Policies
 - 25 Critical Care Policies
 - \$1 Million Issued Annuity Premium
- 202,010 Credits

Agent 3

- 100 HIP Policies
 - 5 Cancer Policies
 - 5 Heart & Stroke Policies
 - 25 UW Med Supp Policies
- 202,755 Credits

ALL THREE OF THESE AGENTS ARE GOING TO GREECE IN 2027

Meet the Team



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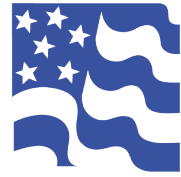


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Integrity Partner Demo Portal

Visit LBIG.com to login to the Integrity demo portal. Info below:

- Username: shltd.integrity@lbig.com
- Password: simple and human



Liberty Bankers[®]

Insurance Group | *For Life*