

Company Annuity Product Training

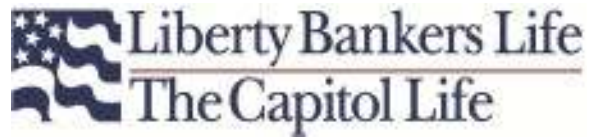
Insurance companies are required to provide annuity producers with training regarding their products. In order to present you with the information necessary to properly understand our annuity products, we have established an annuity training program that is available on our web site: www.LibertyBankersLife.com. To access and complete the training, please follow these simple steps:

For prospective agents or agents in the process of being appointed:

1. From your computer browser, go to www.LibertyBankersLife.com.
2. Once you are on the LBL home page, you will notice an Agent Login button (with a blue background in the top right corner of the page). Click on this button which will take you to the Agent Login page.
3. In the box to the right of Agent ID Number, enter: .
4. In the box to the right of Password, enter: . Note: The password is case sensitive (all lower case).
5. Click on the blue Login box below the password box.
6. You will now be logged into the MyLBL Agent Portal and inside the Agent Dashboard. Scroll down to the bottom of the Dashboard page, and you will see a box on the bottom right of the page labeled “ANNUITY PRODUCT TRAINING Click Here.” Click on this button and follow the instructions provided. As part of the training, you will be required to register your contact information.
7. You will then be taken through a series of slides which you will be required to read to complete the training. Please follow the instructions provided.
8. Once you have completed the training slides you will be taken to a Certification Page which will include a certification number. Please make a note of this number and if possible print out the Certification Page for your records.

For agents currently contracted and appointed:

1. From your computer browser, go to www.LibertyBankersLife.com.
2. Once you are on the LBL home page, you will notice an Agent Login button (with a blue background in the top right corner of the page). Click on this button which will take you to the Agent Login page.
3. Login using your Agent ID and Password. Please note that if you have never logged on before, your password will be either your full Social Security or Tax ID number (whichever you used on your contract application) with no spaces or dashes.
4. You will now be inside the MyLBL Agent Portal in the Agent Dashboard. You will notice a row of buttons approximately one third down from the top of the page, starting with Dashboard, iProducts, etc. Find the one on the far right titled, and click on that button.
5. On the lower left of the page you will see a button labeled “ANNUITY PRODUCT TRAINING Click Here.” Click on that button.



6. You will then be taken through a series of slides which you will be required to read to complete the training. Please follow the instructions provided.
7. Once you have completed the training slides you will be taken to a Certification Page which will include a certification number. Please make a note of this number and if possible print out the Certification Page for your records.



For all agents:

The training session consists of 18 to 20 pages (depending on which version you used above), and it should take about 10 minutes to complete the course. Simply read the information on each screen; when the “Next Page” button appears, click on it to proceed. (Do not click the “back” button on your browser at any time during this training. Doing so will invalidate the training.)

When you reach the end, the final page will contain a “Click Here to Complete Training” button. When you click there, our records will be updated to show that you have completed the course and you will be taken to the “Thank You – Your Training is Complete” page. Please make a note of your Completion Certification number for future reference. We will NOT send you any notice of completion, so if you want a personal record for your file, please click on the “Print this Page” button to for written proof that you have completed the training. You do not need to send this to Liberty Bankers Life. It is for your records only.

If you do not have access to the Internet, or if you prefer not to complete the training online, you may request a PDF or faxed version to be sent to you. If you select this method, you will be required to complete a 10-question examination following the training. The exam must accompany a signed Course Completion statement acknowledging that you have completed the training package. Note: An examination is NOT required for agents completing the training online.

If you have any questions about the training or any of the information provided, please contact the Annuity Marketing Group at 800-274-4829 and we will be happy to assist you.