



Compliance Alert

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Home State Requirement for All Sales

Effective April 01, 2019, Liberty Bankers Life Insurance Company, The Capitol Life Insurance Company, and American Benefit Life Insurance Company, collectively the Liberty Bankers Insurance Group, will cease accepting applications from states other than the proposed owner's state of residence.

All producers and/or agents must be licensed in the state of residence that the proposed owner provides on the application, and the application, receipt of initial premium, and contract delivery must all occur in the owner's state of residence listed on the application.

Questions concerning the proposed owner's state of residence should be directed to the proposed owner's personal legal and/or tax advisors. State of residence is often the state that the applicant indicates on the applicant's tax returns; however, Liberty Bankers Insurance Group defers and recommends that any uncertainties be directed to the applicant's legal and/or tax advisors.