



RBC Insurance®

Fixed Annuity Interest Rates Effective July 1, 2009*

*Non-guaranteed new money interest rates, cap rates and spread fees are subject to change at any time, normally monthly.

RBC Insurance Sales Desk • 888-262-8131

INDEX ANNUITIES

RBC Choice Series¹ <i>(60-day fixed account rate hold available)</i>	QP2P Cap[†]	Monthly Avg. Cap[†]	Fixed Account
RBC Enhanced Choice 8 SPDA	3.00%	5.00%	3.00% yr 1 2.00% yrs 2-8
RBC Choice 10 SPDA	2.50%	5.00%	2.80% yr 1
RBC Enhanced Choice 10 SPDA	2.50%	5.00%	2.60% yr 1 1.60% yrs 2-8
RBC Enhanced Choice 12 SPDA	2.50%	5.00%	2.80% yr 1 1.80% yrs 2-8

¹Quarterly cap rate will never be less than 1% and the monthly average annual cap will never be less than 5%. For new issues, a minimum guarantee of 1.00% currently applies to the Fixed Account. The contracts' cash surrender value will never be less than 87.5% of the premium payment, less any premium taxes (if applicable) and withdrawals plus interest earned at 1.00%. [†]The quarterly point-to-point indexed account has a quarterly cap, but no spread fee. The monthly averaging indexed account has an annual cap, but no spread fee. **Both indexed accounts are linked to the Dow Jones Industrial Average(SM).**

MYG ANNUITIES

<i>(30-day rate hold available)</i>	Years 1-6
RBC 3+3 MYG SPDA, MVA ²	3.10%
RBC 3+3 MYG SPDA, NON-MVA ²	3.00%

²3% minimum guarantee applies. 6-year reducing surrender charge.

<i>(60-day rate hold available)</i>	Year 1	Years 2-7	Average Annual Yield
RBC 7 MYG SPDA, MVA ³	4.00%	3.00%	3.14%

³For new issues, a minimum guarantee of 1.00% currently applies until the end of the surrender charge period. 7-year reducing surrender charge.

TRADITIONAL ANNUITIES

Master Series⁴ <i>(30-day rate hold available)</i>	
Guarantee 3+3 Master SPDA, MVA, years 1-3	4.25%
Guarantee 3+3 Master SPDA, NON-MVA, years 1-3	4.00%
Master Builder SPDA	3.25%
Value Master SPDA	4.30%

⁴3% minimum guarantee applies.

SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA)

<i>Monthly guaranteed payment on \$100,000 premium</i>	
Fixed Period	Payment Amount
5 years	\$1,702
6 years	\$1,456
7 years	\$1,286
8 years	\$1,153
9 years	\$1,051
10 years	\$974
11 years	\$906
12 years	\$849
13 years	\$801
14 years	\$760
15 years	\$725
<small>Rates subject to change. SPIA payments begin immediately. First payment made when contract is issued. Deferral of payments is not available. RBC period certain SPIAs are issued by Liberty Life Insurance Company on policy form series L5063 and are not available for sale in MD and NY.</small>	

Products/features may not be available in all states. These annuities contain limitations. See annuity contracts for complete details. "Dow Jones Industrial Average(SM)" is a service mark of Dow Jones & Company, Inc. It has been licensed for use for certain purposes by Liberty Life Insurance Company. These annuities are not sponsored, endorsed, sold or promoted by Dow Jones and Dow Jones makes no representation regarding the advisability of purchasing these annuities.

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