

Fixed Annuity Interest Rates

Annuities issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

ALL RATES EFFECTIVE SEPTEMBER 1, 2010*

Rate changes are shown in **blue**. For more information on annuities and income riders from RBC Insurance, please contact our Sales Desk at 888-262-8131, press 2, or by email at salesdesk@rbc.com.

Fixed Index Annuities • 60-day fixed account rate hold available

RBC Choice Series ¹	Immediate Premium Bonus	Fixed Account Yr 1	Fixed Account Yrs 2-8	AP2P Cap (S&P 500)	1-Year MP2P Cap (S&P 500)	1-Year QP2P Cap (DJIA)	1-Year Monthly Average Cap (DJIA)
RBC Enhanced Choice 8	2.00%	2.05%	1.05%	4.50%	2.00%	2.50%	5.00%
RBC Choice 10	N/A	2.05%	N/A	4.00%	1.50%	2.00%	5.00%
RBC Enhanced Choice 10	5.00%	2.05%	1.05%	3.75%	1.25%	1.75%	5.00%
RBC Enhanced Choice 12	5.00%	2.05%	1.05%	4.00%	1.50%	2.00%	5.00%

Multi-Year Guarantee (MYG) Annuities • 60-day rate hold available

	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2+ Rate	Effective Annual Rate
RBC 7 MYG ²	7	2.50%	1.50%	1.64%

	3-Year Guarantee	5-Year Guarantee	7-Year Guarantee	10-Year Guarantee
RBC Secure MYG	1.05%	1.05%	1.30%	2.00%

Traditional Annuities • 30-day rate hold available

	Yr 1 Rate
Value Master ³	3.00%

Single Premium Immediate Annuity⁴

Fixed Period	Monthly guaranteed payment on \$100,000 premium	Fixed Period	Monthly guaranteed payment on \$100,000 premium
5 years	\$1,637	11 years	\$828
6 years	\$1,385	12 years	\$770
7 years	\$1,211	13 years	\$721
8 years	\$1,081	14 years	\$679
9 years	\$982	15 years	\$643
10 years	\$906		

*Non-guaranteed new money interest rates, cap rates and spread fees are subject to change at any time, normally monthly. Products/features may not be available in all states. These annuities contain limitations. See annuity contracts for complete details. ¹RBC Choice Series: annual point-to-point (AP2P) cap will never be less than 2%. 1-year monthly point-to-point (MP2P) cap will never be less than 0.5%. 1-year quarterly point-to-point (QP2P) cap will never be less than 1%. 1-year monthly average cap will never be less than 5%. For new issues, a minimum guarantee of 1.05% currently applies to the Fixed Account until the end of the surrender charge period. 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%. Dow Jones Industrial AverageSM is a service mark of Dow Jones & Company, Inc. "Standard & Poor's 500[®]" is a trademark of The McGraw-Hill Companies. Both have been licensed for use for certain purposes by Liberty Life Insurance Company. RBC annuities are not sponsored, endorsed, sold or promoted by Dow Jones or Standard & Poor's and Dow Jones and Standard & Poor's make no representation regarding the advisability of purchasing these annuities. ²For new issues, a minimum guarantee of 1.50% currently applies until the end of the surrender charge period. ³Minimum guarantee of 3% applies. ⁴Rates 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 not available for sale in MD and NY.

RBC Insurance[®]





*Receive our
interest
rates
FASTER!*

RBC Insurance
P.O. Box 419458
Kansas City, MO 64141

If you receive this mailer and often wonder if there is a faster way to get our interest rates, the answer is yes!

Just make sure we have your email address, and you will be among the first to receive information from RBC Insurance.

To get this information to RBC Insurance and begin receiving communications via email, send an email to rbcusmarketing@rbc.com with the following information:

Subject: Add me to your email list

Include: Full name and email address, company name and phone number

If you prefer to call the Sales Desk to be added to our email list, you can do so by calling 888-262-8131, option 2.

RBC Insurance®



RBC's answer to funding future health care costs



RBC Enhanced GLWB Rider

- › Increase of **50%** on income payments for clients unable to perform 2 or more activities of daily living on a permanent basis
- › **7.5%** compounded rollup rate
- › Immediate **1%** income bonus

For income rider calculator and more information, visit www.rbcinsurance.com/choiceseries.html

Questions? Call the RBC Insurance Sales Desk at 888-262-8131, option 2.

This income rider contains limitations. See rider contract and disclosure or contact RBC Insurance for complete details. Guarantees are based on the financial strength and claims-paying ability of the insurance company.

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