

Fixed Annuity Interest Rates

Annuities issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

ALL RATES EFFECTIVE JANUARY 1, 2011*

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%	2.35%	1.35%	4.00%	2.00%	2.50%	5.00%
RBC Choice 10	N/A	2.50%	N/A	3.50%	1.50%	2.00%	5.00%
RBC Enhanced Choice 10	5.00%	2.25%	1.25%	3.25%	1.25%	1.75%	5.00%
RBC Enhanced Choice 12	5.00%	2.35%	1.35%	3.50%	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	3.00%	2.00%	2.14%

	3-Year Guarantee	5-Year Guarantee	7-Year Guarantee	10-Year Guarantee
RBC Secure MYG	1.00%	1.00%	1.30%	2.00%

Traditional Annuities • 30-day rate hold available

	Yr 1 Rate
Value Master ³	3.75%

Single Premium Immediate Annuity⁴

Fixed Period	Monthly guaranteed payment on \$100,000 premium	Fixed Period	Monthly guaranteed payment on \$100,000 premium
5 years	\$1,649	11 years	\$849
6 years	\$1,399	12 years	\$791
7 years	\$1,225	13 years	\$742
8 years	\$1,097	14 years	\$701
9 years	\$1,001	15 years	\$665
10 years	\$927		

*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 1.00% 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 2.00% 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[®]

