

Fixed Annuity Interest Rates

Annuities issued by Liberty Life Insurance Company

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ALL RATES EFFECTIVE JANUARY 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%	2.90%	1.90%	5.50%	2.50%	3.00%	5.00%
RBC Choice 10	N/A	2.80%	N/A	5.00%	2.25%	2.50%	5.00%
RBC Enhanced Choice 10	5.00%	2.55%	1.55%	5.00%	2.25%	2.50%	5.00%
RBC Enhanced Choice 12	5.00%	2.80%	1.80%	5.25%	2.25%	2.75%	5.00%

Multi-Year Guarantee (MYG) Annuities • 30-day rate hold available on RBC 3+3 MYG • 60-day rate hold available on RBC 7 MYG

	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2+ Rate	Effective Annual Rate
RBC 3+3 MYG MVA ²	6	3.00%	3.00%	3.00%
RBC 3+3 MYG Non-MVA ²	6	3.00%	3.00%	3.00%
RBC 7 MYG ³	7	3.70%	2.70%	2.84%

Traditional Annuities² • 30-day rate hold available

	Yr 1 Rate
Guarantee 3+3 Master MVA	3.90% (Yrs 1-3)
Guarantee 3+3 Master Non-MVA	3.65% (Yrs 1-3)
Master Builder	3.00%
Value Master	4.00%

Single Premium Immediate Annuity⁴

Fixed Period	Monthly guaranteed payment on \$100,000 premium	Fixed Period	Monthly guaranteed payment on \$100,000 premium
5 years	\$1,683	11 years	\$874
6 years	\$1,434	12 years	\$817
7 years	\$1,259	13 years	\$769
8 years	\$1,126	14 years	\$727
9 years	\$1,024	15 years	\$692
10 years	\$944		

*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% 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. ²Minimum guarantee of 3% applies. ³For new issues, a minimum guarantee of 2.70% currently applies until the end of the surrender charge period. 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.

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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, here's the answer:

You can receive RBC Insurance interest rates quicker, sometimes three to four days before interest rate changes take effect, by providing us with your email address.

To get this information to RBC Insurance and begin receiving interest rates as well as other product updates and important notices via email, send an email to rbciusmarketing@rbc.com with the following information:

Subject: Add me to your email list
Include: Full name and email address

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®



Like the cherry on top, income riders can complete the sale!

Available with RBC Choice Series Index Annuities ...

7.5% compounded roll up rate on each!

RBC Guaranteed Lifetime Withdrawal Benefit Rider

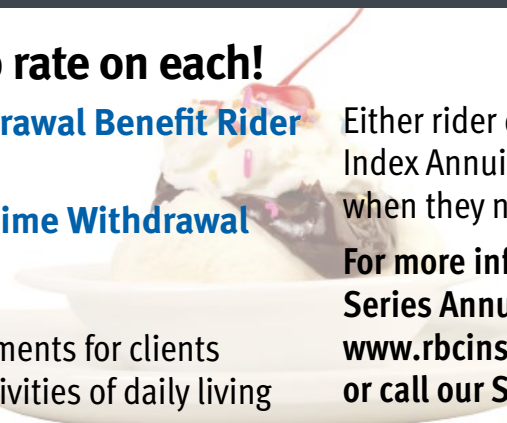
- › Immediate **3%** income bonus

RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

- › Immediate **1%** income bonus
- › Increase of **50%** on income payments for clients unable to perform 2 or more activities of daily living

Either rider can be added to an RBC Choice Series Index Annuity to give your clients income options when they need them the most.

For more information on RBC Choice Series Annuities with Income Riders, visit www.rbcinsurance.com/choiceseries.html or call our Sales Desk at 888-262-8131.



Rider(s) are not available in all states. Please check state availability by calling the RBC Insurance Sales Desk at 888-262-8131. The RBC Guaranteed Lifetime Withdrawal Benefit Rider (policy form series AN3025) and the RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider (policy form series AN3026) are issued by Liberty Life Insurance Company. These contracts contain limitations. For additional information, please consult the contracts and disclosures 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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