



RBC Insurance®

TRUST AND OTHER NON-NATURAL OWNER
72(u) TAX DEFERRED TREATMENT CERTIFICATION FORM

Liberty Life Insurance Company

CONTRACT INFORMATION

CONTRACT NUMBER

NAME OF ANNUITANT

NAME OF CONTRACT OWNER

SSN/TIN NUMBER OF CONTRACT OWNER

STREET ADDRESS

CITY

STATE

ZIP CODE

TELEPHONE

Please read the following if you intend to designate a non-natural entity as the owner of your Liberty Life Insurance Company (RBC) Annuity Contract.

Definition of non-natural owner - a non-natural owner is something other than a living person, including trusts, estates, and other such entities.

The Tax Reform Act of 1986 made several changes to the Internal Revenue Code. For non-qualified annuities purchased after March 1, 1986, Section 72(u) of the Internal Revenue Code states that if an annuity contract is owned by a non-natural owner, the income of the contract shall be treated as ordinary income received or accrued by the owner during the taxable year. As a result, RBC will treat this contract as owned by a non-natural owner unless this contract is:

- An annuity acquired by the estate of a decedent by reason of death of the decedent, or
An annuity that is held by a trust or other entity as agent for a natural person.

If either of the above exceptions applies to you, RBC will treat your contract as tax deferred. In order to notify RBC of your qualifying exception, you must sign this form and submit it to RBC.

RBC is unable to render tax advice, and therefore, we suggest that you consult your tax counsel or tax advisor to determine if Section 72(u) is applicable to you.

To RBC:

I understand that under Section 72(u) of the Internal Revenue Code, a non-natural owner may own an annuity contract and be entitled to the tax-deferred status if certain circumstances apply. I certify that the trust and non-natural owner will qualify for the tax-deferral exception under Section 72(u) of the Code.

I have consulted with my tax advisor in determining qualification for one of the above exceptions. I hereby hold RBC harmless from any adverse tax consequences that may arise as a result of an incorrect interpretation of these exceptions to Section 72(u).

X SIGNATURE OF TRUSTEE OR OTHER NON-NATURAL OWNER DATE

RBC INSURANCE SERVICE CENTERS

For contracts beginning with MA:

RBC Insurance
PO Box 725449
Atlanta, GA 31139

For all others:

RBC Insurance
PO Box 19087
Greenville, SC 29602-9087

Overnight Mail

RBC Insurance
6425 Powers Ferry Road, Suite 300
Atlanta, GA 30339

Overnight Mail

RBC Insurance
2000 Wade Hampton Blvd.
Greenville, SC 29615

1-866-690-1992 Fax: 770-690-1985

1-800-234-5514 Fax: 864-609-3444