

ALL RATES EFFECTIVE JUNE 1, 2011*

Rate changes are shown in blue. For more information on our annuities and income riders, please contact our Sales Desk at 888-262-8131, press 2.

Fixed Annuity Interest Rates

Annuities issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

Choice Series Fixed Index Annuities¹ • 60-day fixed account rate hold available

	Immediate Premium Bonus	Fixed Account Year 1	Fixed Account Years 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)
Enhanced Choice 8	2.00%	2.50%	1.50%	4.00%	2.00%	2.50%	5.00%
Choice 10	N/A	2.75%	N/A	3.50%	1.50%	2.00%	5.00%
Enhanced Choice 10	5.00%	2.15%	1.15%	3.25%	1.25%	1.75%	5.00%
Enhanced Choice 12	5.00%	2.40%	1.40%	3.50%	1.50%	2.00%	5.00%

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

	Guarantee Period (Yrs)	Year 1 Rate	Years 2+ Rate	Effective Annual Rate
7 MYG ²	7	3.25%	2.25%	2.39%
	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
Secure MYG	1.00%	1.00%	1.30%	2.00%

Traditional Annuities • 30-day fixed account rate hold available

	Year 1 Rate
Value Master ³	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	\$1,659	11 Years	\$863
6 Years	\$1,409	12 Years	\$806
7 Years	\$1,235	13 Years	\$757
8 Years	\$1,107	14 Years	\$716
9 Years	\$1,011	15 Years	\$680
10 Years	\$937		

*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. ¹Choice 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. 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 2.25% 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. Period certain SPIAs are not available for sale in MD and NY.