

# CD alternative ...

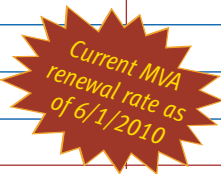
## Put the power of tax-deferred growth and guaranteed interest rates to work today

Annuities issued by Liberty Life Insurance Company

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### Guarantee 3+3 Master Annuity from RBC Insurance

	Interest rate <sup>1</sup>	Amount needed to grow to \$100,000 <sup>2</sup>	What \$100,000 will grow to <sup>2</sup>
Initial premium		<b>\$81,468</b>	\$100,000
Year 1	3.50%	\$84,319	\$103,500
Year 2	3.50%	\$87,271	\$107,123
Year 3	3.50%	\$90,325	\$110,872
Year 4	3.45%	\$93,441	\$114,697
Year 5	3.45%	\$96,665	\$118,654
Year 6	3.45%	\$100,000	<b>\$122,748*</b>



This annuity offers ...

- › 3.47% equivalent annual yield over 6 years using current renewal rate\*
- › 10% free withdrawal available each year after the 1<sup>st</sup> year
- › Full accumulation value at death of owner
- › Confinement and Terminal Illness Waivers - No age limits<sup>3</sup>

**For more information on this annuity, call today!**

**RBC Insurance**  
**888-262-8131**

\*Using the minimum guaranteed interest rate of 3% in years 4-6, \$100,000 will grow to \$121,153 (3.50% years 1-3, 3.00% years 4-6, 3.25% minimum equivalent annual yield over 6 years).

<sup>1</sup>Interest rates as of 6/1/2010 for contracts with a Market Value Adjustment (MVA) provision and are subject to change. The MVA does not apply in FL, IN, MD, PA, SD, TX, UT and VT - call the company for non-MVA interest rates. 6-year reducing surrender charge. If the annuity is surrendered before the completion of the contract term or partial withdrawals exceed the free withdrawal privileges, contract charges may apply. Guarantee 3+3 Master is a single premium deferred annuity issued by Liberty Life Insurance Company on policy form series AN3004 MVA and AN3005 Non-MVA, available in most states. <sup>2</sup>Assumes no withdrawals. All amounts tax-deferred. <sup>3</sup>Available in most states. Contact the company for complete contract details.

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