

Annuity Interest Rates

Effective September 1, 2006*



INDEX PRODUCTS

No rate hold available

	Spread*	Cap*	Fixed*
Index Master Dow 5 Year FPDA**	0.00%	10.00%	4.30%
Index Master S&P 7 Year FPDA**	0.00%	10.00%	4.45%
Index Master Dow 10 Year FPDA	0.00%	12.00%	4.90%

TRADITIONAL PRODUCTS

30-day rate hold available

Guarantee 3+3 Master MVA, SPDA, Years 1-3	6.00% [†]
Guarantee 3+3 Master NON-MVA, SPDA, Years 1-3	5.75% [†]
Master Builder MVA, SPDA	4.85% [†]
Value Master MVA, SPDA	5.85% [†]

Sales Desk: 888-262-8131

Interest Rate Hotline: 800-579-4636

Product specs at www.rbcinsurance.com/usrep

*Interest rates subject to change. 3% minimum guarantee applies to all traditional annuities and index annuity fixed accounts. Product/features may not be available in all states. Cap rate will never be less than 10% and spread fee will never be greater than 5%. (In Illinois: Cap rate never less than 5% and spread fee never applies.) ****ALL DOW 5 YEAR AND S&P 7 YEAR SALES TEMPORARILY SUSPENDED IN ILLINOIS.** [†]The renewal rate may be higher or lower than the initial rate, but will always be at least 3%. These annuities contain limitations. Please contact the company for full details. "Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies. "Dow Jones Industrial Averagesm" is a service mark of Dow Jones & Company, Inc. Both have been licensed for use for certain purposes by Liberty Life Insurance Company. The Dow 5 Year, S&P 7 Year and Dow 10 Year products 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.

ILLUSTRATION UPDATE: Be sure to update your illustration software with the new interest rates. Questions, call 888-262-8131.

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