

RBC Choice Series Fixed Index Annuities

Interest Rate Crediting Options at a Glance

Annuities issued by Liberty Life Insurance Company

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Interest Rate Crediting Option	Fixed Account	INDEXED ACCOUNTS			
		1-year Monthly Average	1-year Quarterly Additive Point-to-Point	1-year Monthly Additive Point-to-Point	Annual Point-to-Point
Interest Rate Crediting Calculation	Declared by the company and guaranteed for 8 years (1 year for RBC Choice 10). First year rate enhanced by 1%.	Average sum of monthly index values compared to value of index on first day of each contract year, subject to either an annual cap rate or annual spread fee determined at time of issue.	Sum of quarterly changes in index, subject to a quarterly cap rate determined at time of issue.	Sum of monthly changes in index, subject to either a monthly cap rate or participation rate determined at time of issue.	Annual change in index, subject to either an annual cap rate or participation rate determined at time of issue.
Index Option	Not Applicable	DJIA	DJIA	S&P 500	S&P 500
Minimum Interest Rate	1%	0%	0%	0%	0%
Minimum Cap Rate, Participation Rate and Spread Fee	Not Applicable	The cap rate will never be less than 5%, and the spread fee will never be greater than 9%.	The cap rate will never be less than 1%.	The cap rate will never be less than 0.5%, and the participation rate will never be less than 25%.	The cap rate will never be less than 2%, and the participation rate will never be less than 25%.

For examples of how the indexed accounts work in various market conditions, please consult the RBC Choice Series product disclosures. For more information, please contact the RBC Insurance Sales Desk at 888-262-8131 or salesdesk@rbc.com.

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