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Fixed Annuity Interest Rates

Issued by Liberty Life Insurance Company

All rates effective January 1, 2012



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Choice Series Fixed Index Annuities¹

<i>60- day fixed account rate hold available.</i>	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 MAVG Cap (DJIA)
Enhanced Choice 8	2.00%	3.25%	2.25%	6.25%	3.50%	3.25%	6.25%
Choice 10	N/A	4.00%	N/A	7.25%	3.75%	3.50%	7.25%
Enhanced Choice 12	5.00%	3.00%	2.00%	5.75%	3.00%	3.00%	6.00%

Income Riders

	Income Bonus	Rollup Percentage	Rollup Period	Rider cost
Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	7.00%	10 Yrs	0.06%
Enhanced Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	7.00%	10 Yrs	0.90%

Multi-Year Guarantee Annuity

60- day fixed account
rate hold available.

Guarantee Period (Yrs)

Yr 1 Rate

Yrs 2-7 Rate

Effective Annual Rate

7 MYG

7

4.25%

3.25%

3.39%

For more information on our annuities and income riders, please contact our
Sales Desk at 888-262-8131, press 2.

* Non-guaranteed new money interest rates, cap rates and spread fees are subject to change at any time, normally month. 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 & Life Insurance 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.

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