

All Rates Effective January 18, 2012*

FIXED ANNUITY INTEREST RATES

Issued by LIBERTY LIFE INSURANCE COMPANY

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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 Years	0.60%
Enhanced Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	7.00%	10 Years	0.90%

Multi-Year Guarantee Annuity

<i>60-day rate hold available.</i>	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2-7 Rate	Effective Annual Rate
7 MYG	7	4.10%	3.10%	3.24%

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 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.