

Equivalent After-Tax Yield Chart			Tax-Deferred Interest Rates						
			3.00%	3.50%	4.00%	4.50%	5.00%	5.25%	5.50%
2009 Federal Tax Rate	Single Return	Joint Return	After Tax Yield (below) Based on Tax-deferred Interest Rate (above)						
25%	\$33,950 to \$82,250	\$67,900 to \$137,050	2.25%	2.63%	3.00%	3.38%	3.75%	3.94%	4.13%
28%	\$82,250 to \$171,550	\$137,050 to \$208,850	2.16%	2.52%	2.88%	3.24%	3.60%	3.78%	3.96%
33%	\$171,550 to \$372,950	\$208,850 to \$372,950	2.01%	2.35%	2.68%	3.02%	3.35%	3.52%	3.69%
35%	Over \$372,950	Over \$372,950	1.95%	2.28%	2.60%	2.93%	3.25%	3.41%	3.58%

After Tax Yield = Tax-Deferred Interest Rate X (100% – 2009 Federal Tax Rate)

Example: 2.25 = 3.00 x (1.00 – .25 = .75)

For tax purposes, this chart applies the approximate Federal income tax rate specified for comparing taxable and tax-advantaged yields. The analysis assumes a comparable level of risk among all types of financial products. This chart has been created for illustrative purposes only. It does not represent current or future performance of any specific financial product, nor does it reflect sales charges or other expenses that may be required. No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. **RBC Insurance does not offer tax advice. Please refer specific questions to a tax professional.**

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**Insurance offered by
Liberty Life Insurance Company**

Tax Equivalent Yield Chart			Tax-Deferred Interest Rates						
			3.00%	3.50%	4.00%	4.50%	5.00%	5.25%	5.50%
2009 Federal Tax Rate	Single Return	Joint Return	Taxable Interest Rate (below) needed to obtain Equivalent Tax-Deferred Interest Rate (above)						
25%	\$33,950 to \$82,250	\$67,900 to \$137,050	4.00%	4.67%	5.33%	6.00%	6.67%	7.00%	7.33%
28%	\$82,250 to \$171,550	\$137,050 to \$208,850	4.17%	4.86%	5.56%	6.25%	6.94%	7.29%	7.64%
33%	\$171,550 to \$372,950	\$208,850 to \$372,950	4.48%	5.22%	5.97%	6.72%	7.46%	7.84%	8.21%
35%	Over \$372,950	Over \$372,950	4.62%	5.38%	6.15%	6.92%	7.69%	8.08%	8.46%

$$\text{Tax-deferred Interest Rate} = \text{Taxable Interest Rate} \times \frac{100\% - \text{2009 Federal Tax Rate}}{100\%}$$

$$\text{3.00\%} = 4.00\% \times (1.00 - .25 = .75)$$

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