

Liberty Life's Spectrum Select variable life insurance combines life insurance protection and investment opportunities in one product. It offers you insurance protection and investment features, including a range of professionally managed investment options. The table below shows the net annual rates of return for accumulation units of investment options available through Liberty Life's Spectrum Select.¹



See back page for additional important information.

Average Annual Returns through 12/31/2012²

Underlying Investment Options	Inception Date ³	Three Month ⁵	One Year	Three Years	Five Years	Ten Years or Life**
STOCK FUNDS						
Invesco VK V.I. American Franchise Fund	7/3/1995	-1.58%	12.08%	6.89%	-0.04%	6.09%
Invesco V.I. International Growth Fund	5/5/1993	3.36%	13.88%	5.09%	-2.04%	5.76%
Invesco V.I. Technology	5/20/1997	-1.81%	9.63%	6.97%	0.63%	1.83%
Dreyfus Stock Index Fund	9/29/1989	-0.87%	14.09%	8.98%	-0.18%	6.56%
Dreyfus Variable Investment Fund Appreciation Portfolio	4/5/1993	-2.93%	8.79%	9.90%	2.04%	6.96%
Dreyfus Socially Responsible Growth Fund Inc.	10/7/1993	-1.98%	10.33%	7.41%	0.97%	5.07%
Dreyfus Investment Portfolios-Technology Growth Portfolio	8/31/1999	-1.20%	13.97%	9.83%	3.49%	-0.84%
Columbia Dividend Opportunity Fund, Variable Series	5/3/2010	0.36%	12.45%	6.66%	-2.38%	3.82%
Columbia Small Cap Value Fund, Variable Series	5/19/1998	2.94%	9.75%	8.26%	2.00%	5.75%
MFS Growth Series	7/24/1995	-0.48%	15.74%	8.86%	1.41%	5.68%
MFS Research Series	7/26/1995	-0.23%	15.62%	8.95%	0.80%	5.05%
MFS Utilities Series*	1/3/1995	1.36%	11.83%	9.66%	1.10%	10.64%
MFS Investors Trust Series	10/9/1995	0.65%	17.53%	7.35%	0.27%	4.90%
MFS Core Equity Series*	8/14/1996	0.04%	14.58%	8.83%	0.02%	4.53%
Columbia Large Cap Growth Fund, Variable Series	5/3/2010	0.10%	18.62%	9.31%	-0.83%	-2.91%
Franklin Growth and Income Securities Fund	1/6/1999	0.64%	10.58%	8.62%	0.29%	5.52%
Franklin Large Cap Growth Securities Fund	1/6/1999	-1.93%	10.72%	5.64%	-0.69%	4.26%
Templeton Growth Securities Fund	1/6/1999	6.46%	19.42%	4.90%	-3.42%	4.86%
BOND FUNDS						
Invesco V.I. Government Securities*	5/5/1993	-0.49%	0.82%	3.59%	3.88%	3.42%
Columbia High Income Fund, Variable Series	7/7/2000	2.88%	13.41%	9.49%	6.63%	6.43%
Columbia Strategic Income Fund, Variable Series	7/5/1994	1.76%	10.60%	8.15%	6.35%	5.92%
MFS High Income Series*	7/26/1995	2.40%	13.04%	9.41%	5.70%	4.70%
Franklin Strategic Income Securities Fund*	5/15/2001	2.23%	11.10%	7.01%	5.79%	5.61%
BALANCED FUNDS						
Columbia Asset Allocation	1/1/1989	1.07%	11.38%	6.68%	0.82%	6.00%
MONEY MARKET FUND⁴						
	7 day current SEC yield					
Columbia Money Market Fund, Variable Series	0.00%		-	-	-	-

*Total returns reflect that the investment adviser waived all or part of its fee or reimbursed the fund for a portion of its expenses. Otherwise, total returns would have been lower.

Important Disclosures

The intent of this chart is to reflect what the performance of a hypothetical investment in the sub-accounts of Spectrum Select would have been, had they been in existence since the inception date of the underlying funds selected. Spectrum Select has been available for sale since December 6, 1999. The inception date of the LLAC Variable Account used to fund benefits payable under Spectrum Select contracts is July 10, 1998. The Variable Account is divided into sub-accounts, the assets of which are invested in shares of the corresponding underlying funds. **This information is based on past performance and is not a guarantee or an indication of future results. Current performance may be lower or higher than the performance results shown. For the most recent month-end performance data, please contact our Service Center at 1-800-451-7065 ext. 36203.**

Footnotes

1. The performance results shown are adjusted to reflect mortality and expense charges, and investment management fees and other expenses of the underlying funds. Actual results would be significantly lower after deducting other applicable contract expenses including cost of insurance, administrative and withdrawal charges. A complete description of the contract charges can be found in the contract prospectus.
2. Total return is the change in value of a sub-account over a given period, assuming reinvestment of any dividends and capital gains distributions of the underlying funds. Average annual return is a hypothetical rate of return that, if achieved annually, would have produced the same results over the stated period if performance during that period was constant. Average annual returns smooth variations in performance, and are not the same as actual year-by-year results.
3. Inception date refers to the start of investment operations of the underlying funds. The fund prospectuses are available upon request.
4. Based on the seven-day period ending December 31, 2012. Seven-day current SEC yield is a hypothetical rate of return for an investment in the Contract's money market Sub-account(s) over the specified seven-day period with dividends annualized. Investment in a money market fund is not insured by the FDIC or any other government agency, and although the underlying fund seeks to preserve a constant share price of \$1.00 per share, it is possible to lose money by investing in the money market sub-account as a result in a change in the underlying fund's share price or the deduction of contract charges.
5. Three-month return is cumulative not annualized.

Contact your Liberty Life Assurance Company of Boston's appointed agent to obtain a personalized illustration which reflects the mortality and expense, cost of insurance, administrative and withdrawal charges applicable to your contract.

This information is not authorized for distribution unless preceded or accompanied by a current prospectus that includes information regarding risk factors, expenses, limitations, policies and investment objectives of Liberty Life's Spectrum Select variable life insurance contract and the prospectuses for the underlying funds. Please read the prospectus carefully before investing or sending money.

Life insurance products are:

- NOT A DEPOSIT
- NOT FDIC-INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THE BANK
- MAY GO DOWN IN VALUE

Liberty Life's Spectrum Select Single Payment Variable Life Insurance contract is underwritten and issued by Liberty Life Assurance Company of Boston, and is distributed by Liberty Life Securities LLC. Liberty Life Securities LLC is a wholly owned subsidiary of Liberty Life Assurance Company of Boston, both members of the Liberty Mutual Group. Member FINRA.

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