

Liberty Series

# Estate Maximizer Next Generation®

Single payment interest-sensitive whole life insurance

## Quick Facts

**Offered By** Liberty Life Assurance Company of Boston

**Principal Guarantee** 100% of principal, less withdrawals and loans, is guaranteed upon full surrender.<sup>1</sup>

**Accumulation Value** Cash value grows income tax-deferred.

**Death Benefit** **Income tax-free death benefit to beneficiaries:** Death benefit amount varies by insured's issue age and gender, and is guaranteed never to be less than the guaranteed death benefit unless loans or withdrawals have been made.<sup>1,2</sup>

**Contact Information**

Liberty Life Sales Desk: (800) 500-2995  
 New Business: (800) 897-9883  
 New Business application fax: (800) 400-6694  
 Policyholder Services: (800) 400-1377  
 Policyholder Services fax: (603) 749-9759  
 Website: [www.Liberty-Life.com](http://www.Liberty-Life.com)

**Access to Contract Values** **Withdrawals:**<sup>2</sup> After the first contract year, withdrawal charges are waived up to 10% of current account value. Minimum withdrawal amount of \$250, and \$5,000 account value must remain.

**Loans:**<sup>2</sup> *Regular Loans* – loans from issue up to the 10th contract anniversary. Loan interest is charged on loan balance; interest is credited on account value pledged as loan collateral (charge 5%, credit 3%). On the 10th contract anniversary, regular loans become preferred loans.

*Preferred Loans* – loans taken on or after the 10th contract anniversary. Loan interest is charged on loan balance; interest is credited on account value pledged as loan collateral (charge 3%, credit 3%).

**Annuitization:** Upon surrender or death, proceeds may be annuitized for no additional fee at purchase rates guaranteed in contract.

**Waiver of withdrawal charges – for qualifying medical stay:**<sup>2,3</sup> After the first contract year, withdrawal charges are waived if the insured or insured's spouse was confined to a qualified institution and was treated by a qualified medical professional for at least 45 days during a continuous 60-day period.

**Liberty's Living Benefit, an accelerated death benefit:**<sup>4</sup> Owner can elect to accelerate up to 90% of the death benefit (\$250,000 maximum) if the insured has a terminal condition or becomes chronically ill. A minimum of \$10,000 must be elected and a minimum of \$10,000 of face amount must remain after accelerated payment is made.

**Withdrawal Charges**

<b>Years:</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8+</b>
	4%	4%	4%	4%	3%	3%	2%	0%

(As a percent of single payment)

**Issue Ages** 50 – 85 (age last birthday). Compensation is reduced after age 80.

**Interest** Guaranteed interest rate 3%, reduced by cost of insurance and expense charges

**Payment Amount** \$15,000 minimum (In Washington, the premium must generate a minimum face amount of \$25,000)

**Maximum for instant approval:**

<b>Age:</b>	50 – 59	60 – 64	65 – 80	81 – 85
<b>Payment:</b>	\$100,000	\$175,000	\$225,000	\$40,000

(Larger amounts available with normal underwriting.)

**Underwriting Class** One class: Select

**For agent use only. Not for distribution to the public.**

**Insurance Products: • Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency Or NCUA/NCUSIF • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value**

The bank's affiliated licensed insurance agency offers life insurance products underwritten by Liberty Life Assurance Company of Boston.

1 All guarantees are backed by the continued claims paying ability of Liberty Mutual Insurance Company. Claims-paying obligations are the sole responsibility of the policy issuing insurer. Obligations under a guarantee are the sole responsibility of the entity issuing the guarantee

2 Withdrawals and loans are subject to tax on any gain in the contract and, if taken before age 59½, may be subject to a 10% federal tax penalty. Loans, if not repaid, and withdrawals will reduce the death benefit and account value. Clients should consult a tax advisor.

3 This benefit may vary or may not be available in some states.

4 This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. A processing fee of \$100 will be applied. The amount received will be less than the amount elected because it is an early payment that is adjusted for interest, the processing fee and a portion of any contract loan balance. Amounts received based on chronic illness may be considered taxable income if they exceed current IRS limits. Receipt of the accelerated death benefit may affect eligibility for public assistance programs. Contract owners should consult their tax advisor regarding any tax implications. Availability and features may vary by state.



**Question for instant approval eligibility<sup>5</sup>**

**Has the insured been:**

- |                                                                                                                                                                                                                               | Yes                      | No                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| a. Hospitalized or surgically treated within the last 5 years for heart disease or heart failure?                                                                                                                             | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Treated within the last 5 years for cancer?                                                                                                                                                                                | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Diagnosed with or treated within the last 10 years by a member of the medical profession for: heart attack, stroke, mini-stroke, vascular and circulatory disease, Alzheimer's disease, dementia, or abnormal chest X-ray? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Diagnosed with or treated within the last 2 years for a hip fracture?                                                                                                                                                      | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Declined, refused or turned down for life insurance?                                                                                                                                                                       | <input type="checkbox"/> | <input type="checkbox"/> |

**Premium and Death Benefit Factor Table**  
 Initial death benefit per dollar of payment

Age	Male	Female	Age	Male	Female
50	2.4441	2.7330	68	1.4888	1.6514
51	2.3684	2.6480	69	1.4554	1.6115
52	2.2954	2.5668	70	1.4249	1.5749
53	2.2257	2.4892	71	1.3955	1.5398
54	2.1590	2.4150	72	1.3675	1.5062
55	2.0954	2.3441	73	1.3411	1.4741
56	2.0348	2.2764	74	1.3159	1.4434
57	1.9771	2.2116	75	1.2920	1.4140
58	1.9218	2.1498	76	1.2692	1.3860
59	1.8685	2.0906	77	1.2474	1.3591
60	1.8175	2.0337	78	1.2269	1.3334
61	1.7686	1.9791	79	1.2077	1.3088
62	1.7223	1.9267	80	1.1885	1.2839
63	1.6783	1.8762	81	1.1707	1.2603
64	1.6367	1.8276	82	1.1540	1.2383
65	1.5972	1.7810	83	1.1384	1.2176
66	1.5595	1.7361	84	1.1238	1.1983
67	1.5235	1.6929	85	1.1102	1.1800

<sup>5</sup> Reference your state application for any variations of this question. If any part of the question is answered "yes," application does not qualify for instant approval.