

maximize

what you leave the next generation

Liberty Series

Estate **Maximizer** **Next Generation**[®]

Single payment interest-sensitive whole life insurance

Responsibility. What's your policy?[®]



Insurance And Annuity 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 • Not A Condition Of Any Banking Activity

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

Estate Maximizer Next Generation[®]

Single payment interest-sensitive whole life insurance



Share your strength with the next generation

You've worked hard over your lifetime to achieve financial security and lend strength to the next generation. Now, you're thinking about leaving the most you can to the people you care about.

Liberty Series Estate Maximizer Next Generation[®] is a single payment interest-sensitive whole life insurance policy.¹ That means you pay only one premium. Your single premium immediately purchases a death benefit that is larger than your original payment, enabling you to pass on more to the people you care about income tax-free.² You also have multiple ways to access your contract values as an added layer of security if you need it.

Safety and security

- ▶ 100% return of principal guarantee³
- ▶ Interest rate locked in for one year
- ▶ Backed by the full strength of Liberty Mutual Insurance Company
- ▶ Cash value grows income tax-deferred
- ▶ 30-day free look period

Benefits and value for your loved ones

- ▶ Single premium immediately increases death benefit for your beneficiaries
- ▶ Death benefit bypasses the hassle of probate⁴
- ▶ Death benefit passes income tax free to named beneficiaries, under current tax law

Access and control⁵

- ▶ After the first contract year, withdrawal of 10% of the account value can be made without withdrawal charges
- ▶ Low cost policy loans
- ▶ Waiver of withdrawal charges for a qualifying medical stay⁶
- ▶ Liberty's Living Benefit, an accelerated death benefit⁷
- ▶ Annuitization at rates guaranteed in contract

¹ Liberty Life Assurance Company of Boston, a Liberty Mutual company, issues Liberty Series Estate Maximizer Next Generation, a single payment interest-sensitive whole life insurance contract, on policy forms SPWL-2010157, ICC10-SPWL-2010157 as applicable (SPWL-2010157 NY in New York) and state variations identified by state code. Contract availability, terms, conditions and issue limitations may vary by state. Home office: Boston, Mass. Service center: Dover, N.H.

² The guaranteed benefit will be determined by the single payment, the applicant's age and gender, and is subject to Liberty Life's eligibility requirements.

³ Unless loans and withdrawals have been made. 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.

⁴ Provided estate is not the beneficiary of the contract.

⁵ 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.

⁶ Benefit availability and features may vary by state.

Ways to access your contract values

When you purchase an Estate Maximizer policy, you have the safety of 100% return of principal guarantee³ and have access to your cash value in case of illness or emergencies.

Withdrawals⁵

After the first contract year, a withdrawal of 10% of the account value can be made without withdrawal charges. A charge applies to withdrawals in excess of that amount and that charge is based on a percent of the excess withdrawn, as shown in the table below.

Withdrawal Charges								
YEARS	1	2	3	4	5	6	7	8+
	4%	4%	4%	4%	3%	3%	2%	0%

(As a percent of single payment)

Waiver of withdrawal charges^{5,6}

After the first contract year, if the insured or insured’s spouse should become ill and receive qualifying health care for 45 days out of any consecutive 60-day period, a full withdrawal of account value may be made without a withdrawal charge penalty. The insured’s spouse does not need to be named on the policy.

Low-cost policy loans⁵

For the first 10 years of the contract, the owner may take a policy loan with a 5% charge and a 3% credit. After 10 years, all loans become preferred with the charge and credit being the same at 3%.

Liberty’s Living Benefit, an accelerated death benefit^{6,7}

If the insured has a terminal condition (less than 24 months to live) or becomes chronically ill (not able to perform two of the six activities of daily living), the owner can elect to accelerate up to 90% of the death benefit (\$250,000 maximum). The six activities of daily living are: eating, toileting, transferring, bathing, dressing, and continence.

The owner may request a lump sum or a monthly installment option. Under the monthly installment option, if the insured dies before all payments have been made, the beneficiary will be paid in a lump sum.

Annuitization

Upon surrender or death, proceeds may be annuitized with no additional fee at rates guaranteed in the contract.

⁷ This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. 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. 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.

Here's a look at what the Estate Maximizer can do to help you strengthen the next generation

	AGE	SINGLE PAYMENT	IMMEDIATE DEATH BENEFIT
female	61	\$50,000	\$101,525*
male	61	\$50,000	\$90,730*

* The guaranteed death benefit will be determined by the single payment, the applicant's age and gender, and is subject to Liberty Life's underwriting eligibility requirements.

About us

At Liberty Life Assurance Company of Boston, a Liberty Mutual company, we're committed to providing an experience built on partnership, value and trust. We'll work beside you to define the best solutions to meet your needs. From our comprehensive portfolio of products to our customer service, we're dedicated to you.

Talk to your licensed representative today for a personal review of your life insurance needs.

Liberty Life Assurance Company of Boston
Home office: Boston, Mass.
Service center: Dover, N.H.

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Responsibility. What's your policy?®

