

One of the most efficient
asset transfer
products available today



Liberty Series
Estate Maximizer
Next Generation[®]
Single payment interest-sensitive whole life insurance

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.

Responsibility. What's your policy?®



Liberty Series

Estate Maximizer Next Generation®

Single payment interest-sensitive whole life insurance

Product highlights

Issue ages	50 – 85 (age last birthday)
Minimum premium	\$15,000 (In Washington, the premium must generate a minimum face amount of \$25,000)
Safety and security	<ul style="list-style-type: none">• 100% return of principal guarantee¹• Minimum guaranteed interest rate, reduced by cost of insurance and expense charges• Backed by the full strength of Liberty Mutual Insurance Company• Cash value grows income tax-deferred
Access and control	<ul style="list-style-type: none">• Low cost policy loans²• Waiver of withdrawal charges for a qualifying medical stay• Liberty's Living Benefit, an accelerated death benefit• Annuitization at rates guaranteed in contract
Benefits and value	<ul style="list-style-type: none">• Single premium immediately increases death benefit• Death benefit bypasses the hassle of probate³• Death benefit passes income tax-free to named beneficiaries, under current tax law

Finding the right customer

The Estate Maximizer is designed for customers who are:

- Between ages 60 and 85 who are looking for safety and guarantees
- Holding large amounts of money in passbook savings
- Continually renew CDs
- Have accounts designated as “in trust for,” “POD,” custodial account or a beneficiary named on their accounts
- Grandparents who wish to pass money to their grandchildren
- Downsizing their homes

Your customers' answers to the right questions can help determine if they're good candidates for the Estate Maximizer.

What are your plans for this money?	Passing on to heirs, 'never' money, etc.
Is this money needed for monthly income?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Would you prefer not to pay income taxes on this money?	<input type="radio"/> No <input checked="" type="radio"/> Yes
I see you don't have a beneficiary on this account. If you don't use this money in your lifetime, would you like to pass it on income-tax free?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Do you mind if I ask you a few questions about your health? (Ask instant approval question from back of your QuickFacts)	<input checked="" type="radio"/> No <input type="radio"/> Yes
= Liberty Series Estate Maximizer Next Generation	

Ways to access contract value

Withdrawals²

After the first contract year, withdrawal of 10% of the account value can be made without withdrawal charges. A charge applies to withdrawals in excess of that amount. That charge is 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 amount withdrawn)

Low-cost policy loans²

For the first 10 years of the contract, the insured 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%.

Waiver of withdrawal charges for qualifying medical stay²

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.

Liberty's Living Benefit, an accelerated death benefit⁴

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), 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.

Annuitization

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



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. Home office: Boston, Mass. Service center: Dover, N.H.

- ¹ 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.
- 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 Provided estate is not the beneficiary of the contract.
- ⁴ This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. 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. Availability and features may vary by state.

Instant approval eligibility

Your case is eligible for instant approval if application question #9 is answered all “no” and the following age/payment guidelines are met:

Payment Amount	\$15,000 minimum			
Maximum for instant approval				
Age	50-59	60-64	65-80	81-85 *
Payment	\$100,000	\$175,000	\$225,000	\$40,000

(Larger amounts available with normal underwriting.)
*Compensation is reduced.

Three easy steps:

- 1 Fax application and signature page to (800) 400-6694 or submit application via ePass, an electronic application submission system.
- 2 A Liberty Life specialist will call you within 10 minutes to let you know if the policy qualifies for instant approval.
- 3 Forward original application, premium and other documentation per normal financial institution procedures.

For questions or additional information, contact your Liberty Life wholesaler or call the Sales Desk at (800) 500-2995.



Value statement

Sample

**Estate Maximizer Next Generation Value Statement
A Single Payment Interest Sensitive Whole Life Insurance Contract
Liberty Life Assurance Company of Boston, 100 Liberty Way, Dover, NH 03820
Form SPWL-2010157-T**

Designed for: Valued Client
Rating Class: Female, Age 65, Select

100% return of principal guaranteed

Single Payment: \$30,000
Guaranteed Death Benefit: \$57,705

Presented by: Agent Name
Agent Address
This summary is valid only in the state of NH

End of Year Guaranteed Values

Age	Contract Year	Death Benefit	Surrender Value
66	1	57,705	30,000+*
67	2	57,705	30,000+*
68	3	57,705	30,000+*
69	4	57,705	30,000+*
70	5	57,705	30,000+*
71	6	57,705	30,000+*
72	7	57,705	30,000+*
73	8	57,705	30,411
74	9	57,705	31,276
75	10	57,705	32,142
Summary Ages			
85	20	57,705	40,913
95	30	57,705	47,895
121	56	57,705	57,705

Guaranteed death benefit

Guaranteed interest rate

+ *Principle Guarantee* - The surrender value is guaranteed to never be less than 100% of the single payment, less any loans or withdrawals. The guaranteed interest rate will never be less than 3%.

* The guaranteed surrender values include the contract's withdrawal charges which apply for the contract and are as follows: Year 1: 4%; Year 2: 4%; Year 3: 4%; Year 4: 4%; Year 5: 3%; Year 6: 3%; Year 7: 2%; Years 8+: 0%.

The contract has a loan provision. Loans reduce contract values and death benefit. The contract loan interest rate is fixed at 5.00% with a credit of 3.00%, payable in arrears. Loan interest is billed annually on the contract anniversary and added to the loan balance if not paid.

The contract you are considering is a "Modified Endowment Contract" (MEC) at issue. Distributions (including loans) from a contract classified as a MEC will be taxed as current income until the gain in the contract has been taxed. There is also a 10% penalty tax if the owner is under age 59 1/2, with certain exceptions. In any case, the gain in the contract is taxable upon full surrender. Please consult your tax advisor for more information.

When the contract is issued, a complete summary, based on the benefits, premiums and contract elements as issued will be furnished. Following the receipt of the contract and contract summary, there will be a period of not less than 10 days within which the applicant may return the contract for an unconditional refund of premium paid.

I have received the value statement and understand the information prepared on [11/04/2013].

Applicant's Signature (Proposed Owner(s)) Date Agent/Insurance Producer's Signature

**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**

Must be completed at point of sale



We're here for you

Do you have a question? Need marketing supplies? We appreciate your business and together, we're here to make life better.

Give us a call

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