

LIBERTY LIFE'S  
**Estate Maximizer II**

SINGLE PAYMENT WHOLE LIFE INSURANCE

**QuickFacts**

LIBERTY CONTACT NUMBERS:

Point of Sale: .....(800) 250-8946

Pre-Sale/Marketing Supplies:...(800) 250-8948

Application Fax: .....(800) 505-2115

*Offered by* Liberty Life Assurance Company of Boston

*Accumulation Value* Account value grows tax-deferred.

*Death Benefit* **Income tax-free death benefit to beneficiaries:** Initial insurance benefit varies by insured's issue age and sex. Total death benefit is greater of initial insurance benefit or account value times factor shown in contract. Guaranteed never to be less than the initial death benefit, unless loans or withdrawals have been made.

*Access to Contract Values* **Partial Withdrawals:**<sup>1</sup> After the first contract year, withdrawal charges are waived up to the greater of earnings or 10% of current account value.

**Loans:**<sup>1</sup> *Preferred Loans* – loans of earnings have zero net out-of-pocket cost (charge 4%, credit 4%).

*Regular Loans* – loans in excess of earnings made at annual net interest rate of 2.0% (charge 6%, credit 4%).

**Extended Care Benefit:**<sup>2</sup> Under qualifying events for either the insured or insured's spouse, full withdrawals of account value may be made without surrender charge.

**Liberty's Living Benefit:**<sup>2</sup> Up to 90% of the death benefit may be accessed income tax-free (under current tax law) if the insured is diagnosed with a terminal illness or is chronically ill.

**Annuitization:** Surrender value or death benefit may be annuitized with no charge.

Withdrawal Charges	Ages		Years						
			1-2	3	4	5	6	7	8+
	0-80	% of Premium	7%	6%	5%	4%	3%	2%	0%
	81-85	% of Premium	5%	4%	4%	3%	3%	2%	0%
(No withdrawal charge after the seventh year.)									

(No withdrawal charge after the seventh year.)

*Interest* Net interest is credited on an annual basis. Interest rates are guaranteed for one year. On each contract anniversary new rates are declared and locked for one year.

*Issue Ages* 0 through 85 (age last birthday) for instant approval

*Payment Amount* \$10,000 minimum

Maximum for instant approval

Age:	0-14	15-19	20-24	25-34	35-44	45-59	60-64	65-80	81-85*
Premium	\$10,000	\$15,000	\$20,000	\$25,000	\$35,000	\$50,000	\$65,000	\$100,000	\$25,000

(Larger amounts available with normal underwriting.)

\* Compensation is reduced.

*Underwriting Classes* Standard and Class A: Same initial death benefit, Class A credits 0.25% less than standard.

**Product availability and features may vary by state.**

<sup>1</sup> Withdrawals or loans taken before age 59½ may be subject to IRS penalty. Consult your tax advisor.

<sup>2</sup> These benefits may vary or may not be available in some states.

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Liberty Life's Estate Maximizer II, a single payment whole life insurance contract, is issued by Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, on policy forms SPWL 200314 and GSPWL 200314 CE (SPWL 200314 NY and GSPWL 200314 CE NY in New York). Liberty Life's obligations under its life insurance contracts are guaranteed by Liberty Mutual Insurance Company.

Liberty Life Assurance Company of Boston. Home Office: Boston, MA Administrative Office: 100 Liberty Way, Dover, NH 03820

BSK 2003140 8/03 RP

### Initial Death Benefit per Dollar of Payment

Valid for net crediting rates up to and including 5.00% for standard risk (4.75% for Class A)

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	12.1989	14.7134	31	4.6216	5.4114	61	1.8849	2.1524
1	11.8540	14.2974	32	4.4709	5.2337	62	1.8399	2.0932
2	11.5105	13.8819	33	4.3251	5.0620	63	1.7969	2.0366
3	11.1713	13.4711	34	4.1842	4.8960	64	1.7560	1.9825
4	10.8347	13.0672	35	4.0482	4.7358	65	1.7170	1.9307
5	10.5005	12.6689	36	3.9171	4.5816	66	1.6798	1.8810
6	10.1695	12.2767	37	3.7910	4.4332	67	1.6442	1.8331
7	9.8422	11.8910	38	3.6695	4.2907	68	1.6102	1.7868
8	9.5209	11.5135	39	3.5528	4.1540	69	1.5777	1.7421
9	9.2073	11.1441	40	3.4406	4.0228	70	1.5467	1.6991
10	8.9029	10.7830	41	3.3329	3.8969	71	1.5173	1.6579
11	8.6104	10.4331	42	3.2294	3.7760	72	1.4895	1.6187
12	8.3320	10.0949	43	3.1300	3.6597	73	1.4634	1.5817
13	8.0689	9.7687	44	3.0344	3.5477	74	1.4390	1.5468
14	7.8206	9.4547	45	2.9426	3.4398	75	1.4161	1.5140
15	7.5863	9.1521	46	2.8543	3.3358	76	1.3946	1.4830
16	7.3642	8.8603	47	2.7694	3.2354	77	1.3742	1.4538
17	7.1518	8.5781	48	2.6877	3.1387	78	1.3548	1.4260
18	6.9470	8.3052	49	2.6091	3.0455	79	1.3364	1.3998
19	6.7479	8.0405	50	2.5336	2.9556	80	1.3189	1.3749
20	6.5530	7.7838	51	2.4611	2.8690	81	1.3023	1.3516
21	6.3615	7.5344	52	2.3916	2.7857	82	1.2867	1.3299
22	6.1730	7.2920	53	2.3251	2.7055	83	1.2723	1.3097
23	5.9869	7.0564	54	2.2615	2.6282	84	1.2589	1.2910
24	5.8036	6.8280	55	2.2007	2.5536	85	1.2465	1.2736
25	5.6229	6.6060	56	2.1424	2.4815			
26	5.4455	6.3907	57	2.0865	2.4116			
27	5.2721	6.1821	58	2.0329	2.3437			
28	5.1026	5.9801	59	1.9814	2.2778			
29	4.9376	5.7843	60	1.9321	2.2140			
30	4.7772	5.5948						

Rates are not guaranteed and are subject to change without notice.

#### Question 9

9. Has the insured been:

- a. Hospitalized or surgically treated within the last 5 years for heart disease or heart failure?
- b. Treated within the last 5 years for cancer?
- 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?
- d. Diagnosed with or treated within the last 2 years for a hip fracture?
- e. Declined, refused or turned down for life insurance?

Yes No

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*[If question 9 is answered "yes," contract does not qualify for instant approval.]*