

LIBERTY LIFE'S

Estate Maximizer II

SINGLE PAYMENT WHOLE LIFE INSURANCE



Maximize what you leave your loved ones.



Life Insurance • is not a deposit • is not FDIC insured • is not insured by any federal government agency
• is not guaranteed by the bank • may go down in value

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*The tax advantages of an annuity,
and the guaranteed death benefit of life insurance*

Safety

- Interest rate locked in for one year
- 30-day free look period¹
- Initial death benefit guaranteed never to go down²

Attractive return

- Premium earns an attractive interest rate
- Renewal rate is declared on each anniversary and locked in for the next year

Access to contract values in case you need it

- Extended Care Benefit on insured and insured's spouse
- Partial withdrawals of greater of 10% of account value or accumulated interest at no charge
- Low cost policy loans
- Liberty's Living Benefit
- Annuitization

Account value grows tax-deferred

Estate value is increased immediately, creating a larger inheritance for heirs.

Death benefit bypasses probate

Death benefit passes income tax-free to heirs

See important information on back page.

Access to contract values:

Extended Care Benefit³

If insured or insured's spouse should become ill and receive qualifying health care for 45 days out of any 60-day period, a full withdrawal of account value may be made without withdrawal charge penalty.

Partial Withdrawals⁴

After the first contract year, withdrawals of the greater of up to 10% of the accumulation value or accumulated interest are available each contract year, without charge. During the first seven contract years, withdrawals in excess of these amounts are subject to the following 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%

Low Cost Policy Loans⁴

Loans of interest may be made at no net out-of-pocket cost. Loans of principal are available at a low net rate of 2.0%.

Liberty's Living Benefit³

If the insured is diagnosed as either terminally ill (less than 24 months to live) or chronically ill (not able to perform two of six activities of daily living), an advance of up to 90% of the death benefit may be requested. (The six activities of daily living are: eating, toileting, transferring, bathing, dressing, and continence.)

Advances of the death benefit are paid income tax-free under current tax law.

The insured may request a monthly installment option. Under the monthly installment option, if the insured dies before all payments have been made, the beneficiary will be paid the balance in a lump sum.⁵

Annuitization

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

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Important information

¹ Length of time may vary by state.

² Barring loans and withdrawals.

³ Benefit availability and features may vary by state.

⁴ Loans of interest charge 4% and credit 4%. Loans of principal charge 6% and credit 4%. Withdrawals and loans made prior to age 59 1/2 may incur a tax penalty, as well as tax on any gain in the contract. Client should consult a tax advisor.

⁵ Liberty's Living Benefit, an accelerated death benefit, may vary by state. There is no additional contract charge to add the benefit to your life insurance contract. However, there will be a one time administrative fee of \$100 if you submit a claim for an accelerated benefit. The amount you elect will be discounted because it is an early payment.

Liberty Life's obligations under its life insurance contracts are guaranteed by Liberty Mutual Insurance Company.

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). Product availability and features may vary by state.

Liberty Life Assurance Company of Boston

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