

LIBERTY LIFE'S Estate Maximizer II

SINGLE PAYMENT WHOLE LIFE INSURANCE

FIND OUT HOW MUCH YOU CAN GUARANTEE YOUR FAMILY TODAY WITH ESTATE MAXIMIZER II.

A male, age 65, making a single payment of \$30,000 will have an immediate death benefit of at least \$51,510.

A female, age 65, making a single payment of \$30,000 will have an immediate death benefit of at least \$57,921.

Talk to your insurance representative about Estate Maximizer II today.



IMPORTANT INFORMATION

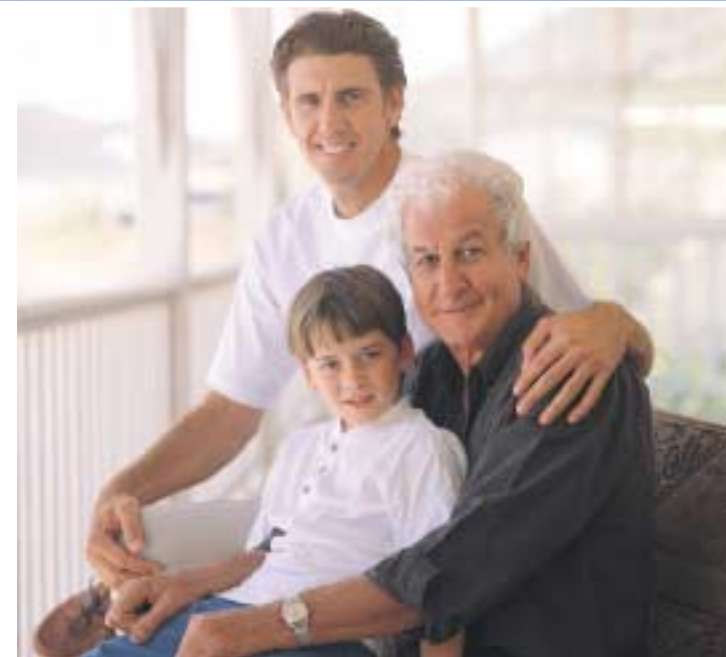
- 1) Liberty Life's Estate Maximizer II, a single payment whole life insurance contract, is issued by Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, on policy forms SPWL 200314 and GSPWL 200314 CE (SPWL 200314 NY and GSPWL 200314 CE NY in New York). Product availability and features may vary by state.
- 2) The initial death benefit will be determined by the applicant's age and sex.

The information in this brochure is based on our current understanding of applicable tax laws and is not intended as legal or tax advice. We recommend you consult your attorney, accountant or tax advisor on specific points of interest to you.

Withdrawals or loans of interest earnings from single payment whole life insurance may be subject to tax penalties. This tax penalty is not applicable if the policyholder is at least 59 1/2 years old. For tax purposes, loans and withdrawals will first come from accrued interest earnings and are subject to income tax when received.

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
www.LibertyMutual.com



*Maximize what you
leave your loved ones.*



BNK 2003118 7/03 RP



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

***Would you let someone
take 15 to 33 percent
of your family's
inheritance every year?***



In many cases that's already happening, and the someone eating into your family's inheritance is the IRS.

Liberty Life's Estate Maximizer II¹ can help keep your hard-earned money in the family. It's a single payment whole life insurance policy that immediately increases estate value to heirs. What's more, because it's life insurance, the death benefit passes income tax-free under current tax law, and avoids the costs and delays of probate.

If you have money set aside for future generations and want to maximize what you leave your loved ones, talk to your insurance representative about Liberty Life's Estate Maximizer II.



HOW IT WORKS

You purchase the Estate Maximizer II with a single payment, which immediately purchases a larger death benefit to create an increased inheritance for heirs.² Once established, your death benefit is guaranteed never to be reduced unless you take loans or withdrawals*.

The single payment also earns interest, which is credited to your Estate Maximizer II policy and accumulates income tax-deferred. The initial interest rate is guaranteed for the first year, and in each subsequent year a new rate is declared.

And since the inheritance passes as a death benefit, it is income tax-free under current tax law, and avoids the costs and delays of probate.

It costs nothing to find out how much you can guarantee for your heirs today.

FOR YOU AND YOUR FAMILY

Liberty Life's Estate Maximizer II:

- Immediately increases estate value to heirs
- Accumulates interest tax-deferred at an attractive rate
- Provides an income tax-free death benefit*
- Avoids the costs and delays of probate
- Provides access to contract values*

* See important information on back panel