

Mr. Annuity Owner
123 Main Street
Anywhere, USA 99999

Date

Dear Mr. Owner:

You wisely chose a tax-deferred annuity to help you accomplish your retirement objectives. The tax-deferred growth and the prospect of a guaranteed life income made a lot of sense.

But does your annuity still make sense?

If you're like many people, you may find that because of other resources, you no longer plan on using the money in your annuity during your lifetime. Instead, you're now thinking of leaving these funds to your children or grandchildren.

The funds in your annuity continue to grow on a tax-deferred basis, but someone will eventually pay income taxes on the growth of that money. That means, if it's passed to your beneficiaries, much of you legacy may be consumed by taxes.

Maximizing Your Legacy

If you don't think you'll need the funds in your annuity for your own expenses, and you're considering leaving these funds to your children or grandchildren, Legacy Link can help you maximize your legacy without burdening your beneficiaries with additional income taxes.

I will be calling you shortly to talk with you about how Legacy Link might benefit you and your family.

You've carefully planned your own security, now, with Legacy Link it's time to plan your legacy!

Sincerely,

Agent Name

Insurance products are issued by Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group. Life insurance products are not insured by the FDIC or any other federal government agency, not deposits of, or guaranteed in any way by the bank or its subsidiaries, and involve investment risk, including the possible loss of value.