

# Liberty Life Assurance Company of Boston

100 Liberty Way, Dover, NH 03820

1-800-400-1377

## Life Insurance Policy Illustration

Estate Maximizer II Form PI-SPWL-200314-CA

Designed for: Valued Client  
Premium Class: Female, Age 65, Standard  
Single Payment: \$50,000.00  
Initial Death Benefit: \$96,535

Prepared by: CPS Insurance Services  
CPS  
9 Corporate Park Drive, Suite 100  
Irvine, CA 92606

**Plan name and description:** The Estate Maximizer II insurance policy that you are considering offers permanent protection with guaranteed cash values and death benefit.

**Contract premium:** \$50,000.00. Provided that the single payment of \$50,000.00 is paid, the initial death benefit of \$96,535 is guaranteed to be paid. The actual amount payable may be decreased by any outstanding loans.

**Initial death benefit:** \$96,535. The death benefit at issue is assumed to be \$96,535. The death benefit is the amount payable in the event of death. The actual amount payable may be decreased by loans.

**Underwriting class:** Standard, Female, Age 65. The death benefit for this policy has been calculated assuming this policy is issued in the Standard, Female class. The actual rating class will ultimately depend on the outcome of the underwriting process.

**Guaranteed elements of policy:** Provided a single payment of \$50,000.00 is paid, the initial death benefit of \$96,535 is guaranteed to be paid. Liberty Life also guarantees that the cash value will never be less than the amount shown under the "guaranteed" column headings as long as the policy owner does not withdraw or borrow any guaranteed cash value.

**Current elements of the policy:** Amounts shown in the "current" column reflect the company's current interest rate which cannot be guaranteed and is subject to change. The policy benefits and values in this illustration are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable than those shown.

**Surrender value:** The amount available to the owner upon surrender of the policy.

**Insurance Products:**   · Not A Deposit   · Not FDIC Insured   · Not Bank Guaranteed  
· Not Insured By Any Federal Government Agency   · May Go Down In Value

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**Guaranteed:** These policy values are guaranteed provided the contract premium is paid in full and no loans or withdrawals are taken.

**Non-guaranteed:** The policy benefits and values in this illustration are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable than those shown. These values also assume that no loans or withdrawals are taken.

**Midpoint:** Assumes an interest rate which is midway between the guaranteed and current rate and an average of current and guaranteed charges.

**Current:** Assumes current interest rate and policy charges will remain in effect. Assumes current net interest rate is 2.50%.

	Guaranteed	Non-Guaranteed	
		Midpoint Assumptions	Current Assumptions
<b>Summary Year 5 Withdrawal Value Death Benefit</b>	<b>50,000 96,535</b>	52,138 96,535	54,570 96,535
<b>Summary Year 10 Withdrawal Value Death Benefit</b>	<b>56,394 96,535</b>	57,125 96,535	64,004 96,535
<b>Summary Year 20 Withdrawal Value Death Benefit</b>	<b>72,297 96,535</b>	72,297 96,535	81,931 96,535

I have received all 4 pages of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Date*

I certify that all 4 pages of this illustration have been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

\_\_\_\_\_  
*Representative's Signature*

\_\_\_\_\_  
*Date*

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Year	Age	Yearly Premium Outlay	Guaranteed			Current		
			Policy Value	Cash Value	Death Benefit	Policy Value	Cash Value	Death Benefit
1	66	50,000	51,250	50,000*	96,535	51,250	50,000*	96,535
2	67	0	51,450	50,000*	96,535	52,531	50,000*	96,535
3	68	0	51,589	50,000*	96,535	53,845	50,845*	96,535
4	69	0	51,665	50,000*	96,535	55,191	52,691*	96,535
5	70	0	51,665	50,000*	96,535	56,570	54,570*	96,535
6	71	0	51,572	50,072*	96,535	57,985	56,485*	96,535
7	72	0	51,362	51,278*	96,535	59,434	58,434*	96,535
8	73	0	52,988	52,988	96,535	60,920	60,920	96,535
9	74	0	54,696	54,696	96,535	62,443	62,443	96,535
10	75	0	56,394	56,394	96,535	64,004	64,004	96,535
		50,000						
11	76	0	58,076	58,076	96,535	65,604	65,604	96,535
12	77	0	59,744	59,744	96,535	67,244	67,244	96,535
13	78	0	61,398	61,398	96,535	68,926	68,926	96,535
14	79	0	63,042	63,042	96,535	70,649	70,649	96,535
15	80	0	64,674	64,674	96,535	72,415	72,415	96,535
16	81	0	66,285	66,285	96,535	74,225	74,225	96,535
17	82	0	67,865	67,865	96,535	76,081	76,081	96,535
18	83	0	69,400	69,400	96,535	77,983	77,983	96,535
19	84	0	70,879	70,879	96,535	79,933	79,933	96,535
20	85	0	72,297	72,297	96,535	81,931	81,931	96,535
		50,000						
21	86	0	73,657	73,657	96,535	83,979	83,979	96,535
22	87	0	74,962	74,962	96,535	86,079	86,079	96,535
23	88	0	76,221	76,221	96,535	88,231	88,231	96,535
24	89	0	77,448	77,448	96,535	90,436	90,436	96,535
25	90	0	78,655	78,655	96,535	92,697	92,697	97,332
26	91	0	79,862	79,862	96,535	95,015	95,015	98,815
27	92	0	81,093	81,093	96,535	97,390	97,390	100,312
28	93	0	82,376	82,376	96,535	99,825	99,825	101,821
29	94	0	83,743	83,743	96,535	102,471	102,471	103,495
30	95	0	85,217	85,217	96,535	105,501	105,501	106,556
		50,000						

Policy Value is the greater of the Single Payment less withdrawals, the Account Value, and the Guaranteed Cash Value.

\* Both the guaranteed and projected net cash values include the contract's withdrawal charges which apply for the first 7 years of the contract. Current values are based on a current net crediting rate of 2.50% interest, which is subject to change.

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Year	Age	Yearly Premium Outlay	Guaranteed			Current		
			Policy Value	Cash Value	Death Benefit	Policy Value	Cash Value	Death Benefit
31	96	0	86,796	86,796	96,535	108,513	108,513	109,598
32	97	0	88,433	88,433	96,535	111,399	111,399	112,513
33	98	0	90,015	90,015	96,535	114,261	114,261	115,404
34	99	0	91,286	91,286	96,535	117,118	117,118	118,289
35	100	0	96,535	96,535	96,535	120,046	120,046	120,046
		50,000						

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