

LIBERTY LIFE ASSURANCE COMPANY OF BOSTON

# Estate Maximizer II

SINGLE PAYMENT WHOLE LIFE INSURANCE



*Maximize what you leave your loved ones.*



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

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

## **Safety**

- 100% return of principal guarantee<sup>1</sup>
- Initial death benefit guaranteed never to go down<sup>1</sup>
- Interest rate locked in for one year
- Backed by the full strength of Liberty Mutual Insurance Company
- 30-day free look period<sup>2</sup>

## **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**

- After the first contract year, withdrawal charges are waived up to the greater of earnings or 10% of current account value
- Low cost policy loans<sup>3</sup>
- Extended Care Benefit on insured and insured's spouse<sup>4</sup>
- Liberty's Living Benefit<sup>4</sup>
- 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**

<sup>1</sup> Unless loans and withdrawals have been made.

<sup>2</sup> Length of time may vary by state.

<sup>3</sup> Loans of interest charge 4% and credit 4%. Loans of principal charge 6% and credit 4%.

<sup>4</sup> Benefit availability and features may vary by state.

## **ACCESS TO CONTRACT VALUES:**

### **Extended Care Benefit<sup>4</sup>**

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

### **Partial Withdrawals<sup>5</sup>**

After the first contract year, withdrawals of the greater of up to 10% of the account value or the total accumulated interest are available each contract year, without charge. During the first seven contract years, withdrawals in excess of 10% of the account value or the total accumulated interest 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 Loans<sup>5</sup>**

Loans of interest earnings may be made at no net out-of-pocket cost. Loans of principal are available at a low net rate of 2.0%.<sup>3</sup>

### **Liberty's Living Benefit<sup>4</sup>**

If the insured is diagnosed as either terminally ill (less than 24 months to live) or chronically ill (not able to perform two of the 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 in a lump sum.<sup>6</sup>

## **Annuitization**

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

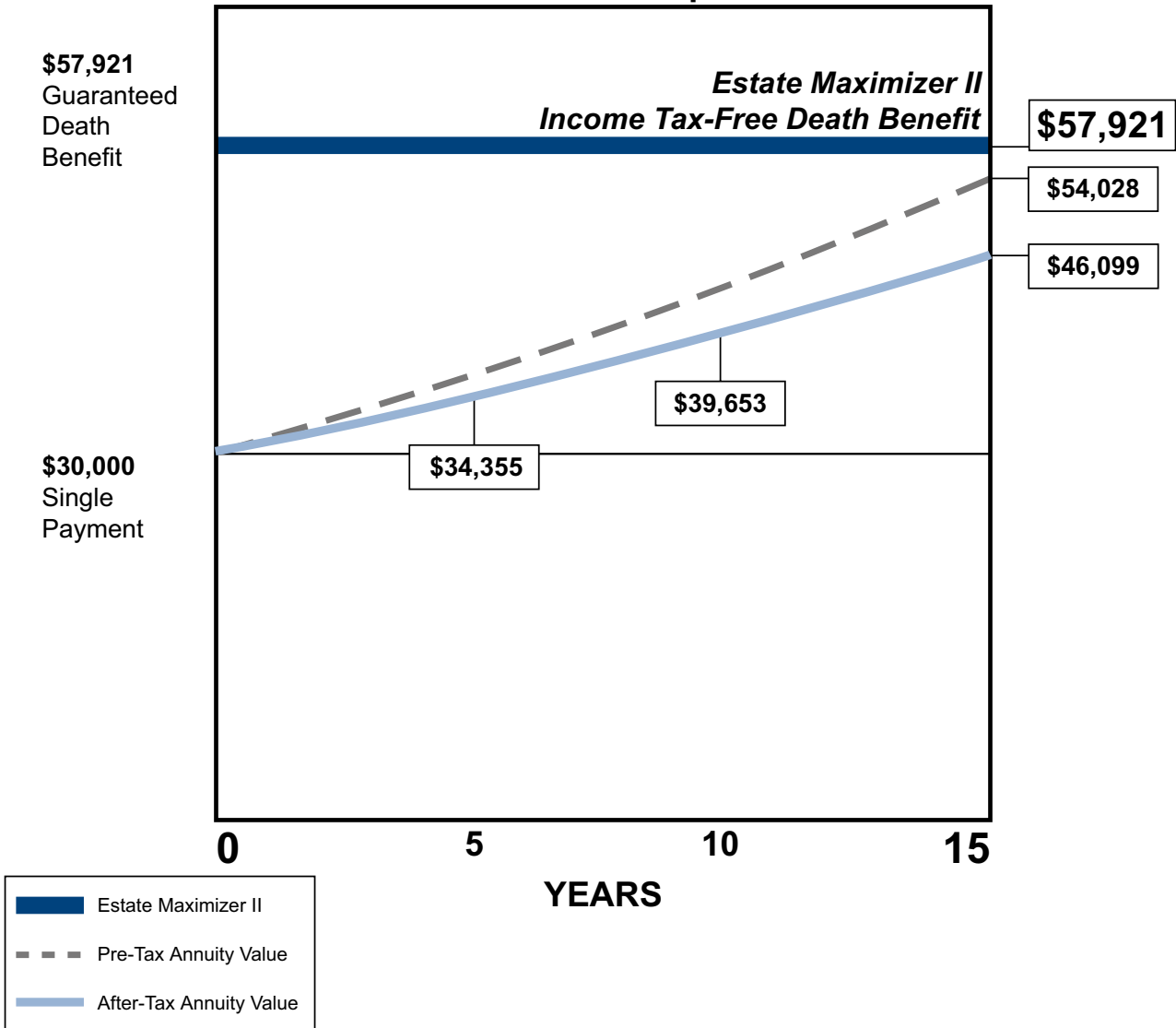
<sup>5</sup> Withdrawals and loans made prior to age 59½ may incur a tax penalty, as well as tax on any gain in the contract. Client should consult a tax advisor.

<sup>6</sup> 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.

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## Estate Maximizer II vs. an Annuity - Death Benefit Comparison



The Estate Maximizer II death benefit is based on a female age 65 and a net crediting rate of up to 5.00%. Assumes a 4.00% net crediting rate for the deferred annuity and a 33% tax bracket.

Liberty Life's Estate Maximizer II, a single payment interest-sensitive 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 200314CE (SPWL 200314 NY in New York).

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

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