

Liberty Life Assurance Company of Boston

Liberty Series

Estate MaximizerSM

Single Payment Whole Life Insurance

Quick
Facts

Offered By Liberty Life Assurance Company of Boston

Principal Guarantee 100% principal guarantee.¹

Accumulation Value Cash value grows income tax-deferred.

Death Benefit **Income tax-free death benefit to beneficiaries:** Face amount varies by insured's issue age and gender. Total death benefit is greater of face amount or account value times factor shown in contract. Guaranteed never to be less than the face amount, unless loans or withdrawals have been made.^{1,6}

**Access to
Contract Values**

Withdrawals:² After the first contract year, withdrawal charges are waived up to 10% of current account value.

Loans:² **Regular Loans** – loans from issue up to the 10th contract anniversary. Loan interest is charged on loan balance; interest is credited on account value pledged as loan collateral (charge 6%, credit 4%). On the 10th contract anniversary, regular loans become preferred loans.

Preferred Loans – loans taken on or after the 10th contract anniversary. Loan interest is charged on loan balance; interest is credited on account value pledged as loan collateral (charge 4%, credit 4%).

Annuitization: Surrender value or death benefit may be annuitized for no additional fee at purchase rates guaranteed in contract.

Waiver of withdrawal charges – for qualifying medical stay:^{2,3} After the first contract year, withdrawal charges are waived if the insured or insured's spouse was confined to a qualified institution and was treated by a qualified medical professional for at least 45 days during a continuous 60-day period.

Liberty's Living Benefit, an accelerated death benefit:⁴ Provides for acceleration of up to 90% of the death benefit (income tax-free under current tax law) if the insured is diagnosed with a terminal illness or is chronically ill.⁵ Maximum benefit payable is \$250,000. Minimum \$10,000 insurance must remain after accelerated payment.

Withdrawal Charges

Ages	Years						
	1-2	3	4	5	6	7	8+
0-85	6%	5%	4%	3%	2%	1%	0%

(Based on amount withdrawn. No withdrawal charge after the seventh year.)

Issue Ages

0 through 85 (age last birthday) for instant approval.

Interest

Net interest is credited on an annual basis. Interest rates are guaranteed for one year. On each contract anniversary, new rates are declared and locked for one year.

Payment Amount

\$10,000 minimum.⁶

Maximum for instant approval

Age:	0-14	15-19	20-24	25-34	35-44	45-59	60-64	65-80	81-85*
Payment:	\$10,000	\$20,000	\$25,000	\$30,000	\$50,000	\$75,000	\$150,000	\$200,000	\$30,000

(Larger amounts available with normal underwriting.)

* Compensation is reduced.

Underwriting Class One class: Select

The bank's affiliated licensed insurance agency offers insurance products underwritten by Liberty Life Assurance Company of Boston.
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Insurance Products: • Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency Or NCUA/NCUSIF
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

1 All guarantees are backed by the continued claims paying ability of Liberty Mutual Insurance Company.

2 Withdrawals or loans taken before age 59½ may be subject to a 10% IRS penalty and may be taxable. Clients should consult their tax advisor regarding any tax implications. In addition, withdrawals and loans will reduce the death benefit.

3 This benefit may vary or may not be available in some states.

4 This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. There will be a one-time processing fee of \$100 for an accelerated benefit claim. The amount received will be less than the amount elected because it is an early payment that is adjusted for interest, the processing fee and a portion of any contract loan balance. Receipt of the accelerated death benefit may be taxable and may affect eligibility for public assistance programs. Clients should consult their tax advisor regarding any tax implications. Availability and features may vary by state.

5 Chronically ill benefit not available in all states. Amounts received based on chronic illness may be taxable if they exceed current IRS limits.

6 In WA, the premium must generate a minimum face amount of \$25,000.

Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, issues Liberty Series Estate Maximizer, a single payment interest-sensitive whole life insurance contract, on policy forms SPWL 2007128 (SPWL 2007128 NY in New York and SPWL 2007128 NJ in New Jersey) and state variations identified by state code. Liberty Life's obligations under its life insurance contracts are guaranteed by Liberty Mutual Insurance Company. Home Office: Boston, MA. Service Center: Dover, NH.

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Question 9 - for instant approval eligibility.⁷

Has the insured been:

a. Hospitalized or surgically treated within the last 5 years for heart disease or heart failure?

Yes No

☐ ☐

b. Treated within the last 5 years for cancer?

☐ ☐

c. Diagnosed with or treated within the last 10 years by a member of the medical profession for: heart attack, stroke, mini-stroke, vascular and circulatory disease, Alzheimer's disease, dementia, or abnormal chest X-ray?

☐ ☐

d. Diagnosed with or treated within the last 2 years for a hip fracture?

☐ ☐

e. Declined, refused or turned down for life insurance?

☐ ☐

Initial Death Benefit per Dollar of Payment

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	15.5730	18.4469	29	5.7191	6.5176	58	2.2015	2.4788
1	15.0697	17.8288	30	5.5271	6.2898	59	2.1390	2.4089
2	14.5541	17.2062	31	5.3403	6.0705	60	2.0793	2.3416
3	14.0376	16.5953	32	5.1589	5.8592	61	2.0225	2.2769
4	13.5328	16.0020	33	4.9831	5.6558	62	1.9685	2.2148
5	13.0448	15.4260	34	4.8128	5.4603	63	1.9173	2.1549
6	12.5746	14.8713	35	4.6484	5.2724	64	1.8687	2.0975
7	12.1201	14.3389	36	4.4897	5.0915	65	1.8222	2.0421
8	11.6811	13.8241	37	4.3367	4.9172	66	1.7777	1.9889
9	11.2579	13.3264	38	4.1895	4.7490	67	1.7349	1.9378
10	10.8502	12.8468	39	4.0475	4.5867	68	1.6937	1.8886
11	10.4602	12.3874	40	3.9111	4.4303	69	1.6541	1.8413
12	10.0886	11.9457	41	3.7799	4.2795	70	1.6161	1.7961
13	9.7340	11.5233	42	3.6539	4.1344	71	1.5799	1.7528
14	9.3999	11.1177	43	3.5333	3.9947	72	1.5455	1.7114
15	9.0860	10.7271	44	3.4178	3.8605	73	1.5128	1.6718
16	8.7890	10.3516	45	3.3070	3.7316	74	1.4816	1.6338
17	8.5066	9.9897	46	3.2006	3.6079	75	1.4518	1.5975
18	8.2349	9.6415	47	3.0982	3.4893	76	1.4235	1.5628
19	7.9716	9.3057	48	2.9990	3.3759	77	1.3967	1.5295
20	7.7158	8.9809	49	2.9032	3.2672	78	1.3715	1.4978
21	7.4669	8.6675	50	2.8110	3.1632	79	1.3479	1.4673
22	7.2246	8.3644	51	2.7224	3.0637	80	1.3258	1.4385
23	6.9895	8.0713	52	2.6374	2.9686	81	1.3052	1.4117
24	6.7611	7.7884	53	2.5562	2.8777	82	1.2859	1.3864
25	6.5398	7.5153	54	2.4786	2.7907	83	1.2677	1.3626
26	6.3259	7.2522	55	2.4047	2.7075	84	1.2508	1.3403
27	6.1185	6.9984	56	2.3342	2.6278	85	1.2382	1.3191
28	5.9163	6.7537	57	2.2666	2.5517			

7. Reference your state application for any variations of this question. If question 9 is answered "yes" application does not qualify for instant approval.

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