



Liberty Series

Estate MaximizerSM

Single Payment Whole Life Insurance

Be sure to ask about the customer's intention for the money.

If the customer does not need it for income, he or she may be an Estate Maximizer candidate.

Consider asking your customers, "Have you spoken to [Licensed Bank Representative] yet? He/she has many more options available that may be a better fit for your needs. May I schedule an appointment for you to meet with him/her?"

For more details, please contact your Liberty Life wholesaler or Liberty Life marketing hotline at 1-800-500-2995.

Let your
eyes and ears
lead to Estate MaximizerSM sales.

A few things to look for:

- Customers between ages 60 and 85 with at least \$10,000 earmarked for heirs
- Customers with savings accounts with large dollar amounts
- Customers who keep renewing CDs
- Current Estate Maximizer customers with additional funds
- Customers who have named beneficiaries or POD/TOD/ITF accounts

A few things to listen for:

- Customers who mention lowering their annual taxable interest
- Customers discussing their wealth transfer options
- Customers talking about their children or grandchildren

For internal use only. Not for distribution to the public.

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

The bank's affiliated licensed insurance agency offers insurance products underwritten by Liberty Life Assurance Company of Boston. 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.

Liberty Life Assurance Company of Boston. Home Office: Boston, Mass. Service Center: Dover, N.H.
BNK 2008087 09/08 R

