

maximize

what you leave the next generation

Liberty Series

Estate Maximizer
Next Generation

Single payment interest-sensitive whole life insurance

**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 life insurance products underwritten by Liberty Life Assurance Company of Boston.

Responsibility. What's your policy?®



What will you leave behind?

You've worked hard over your lifetime to achieve financial security, and you're thinking about leaving the most you can to the people you care about. Whether you want to leave money to a grandchild for a college education, or give a gift to charity, you want to do the most you can with the nest egg you plan to pass along.

A simple, immediate solution to strengthen the next generation

Liberty Series Estate Maximizer Next Generation is a single payment interest-sensitive whole life insurance policy offered by Liberty Life Assurance Company of Boston, a member of Liberty Mutual Group.¹ That means you pay only one premium. Your single premium immediately purchases a death benefit that is larger than your original payment, enabling you to pass on more to the people you care about.

And because it's life insurance, that death benefit to your beneficiaries is transferred income tax-free, and without the costs and delays of probate.²

You also have multiple ways to access your funds as an added layer of security if you need it.

¹ Liberty Life Assurance Company of Boston, a member of Liberty Mutual Group, issues Liberty Series Estate Maximizer Next Generation, a single payment interest-sensitive whole life insurance contract, on policy forms SPWL-2010157, ICC10-SPWL-2010157 as applicable (SPWL-2010157-NY in New York) 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, Mass. Service center: Dover, N.H.

² Provided estate is not the beneficiary of the contract.

There are many choices

Choosing the right way to pass money to the next generation depends on your situation. Here are some things to think about:

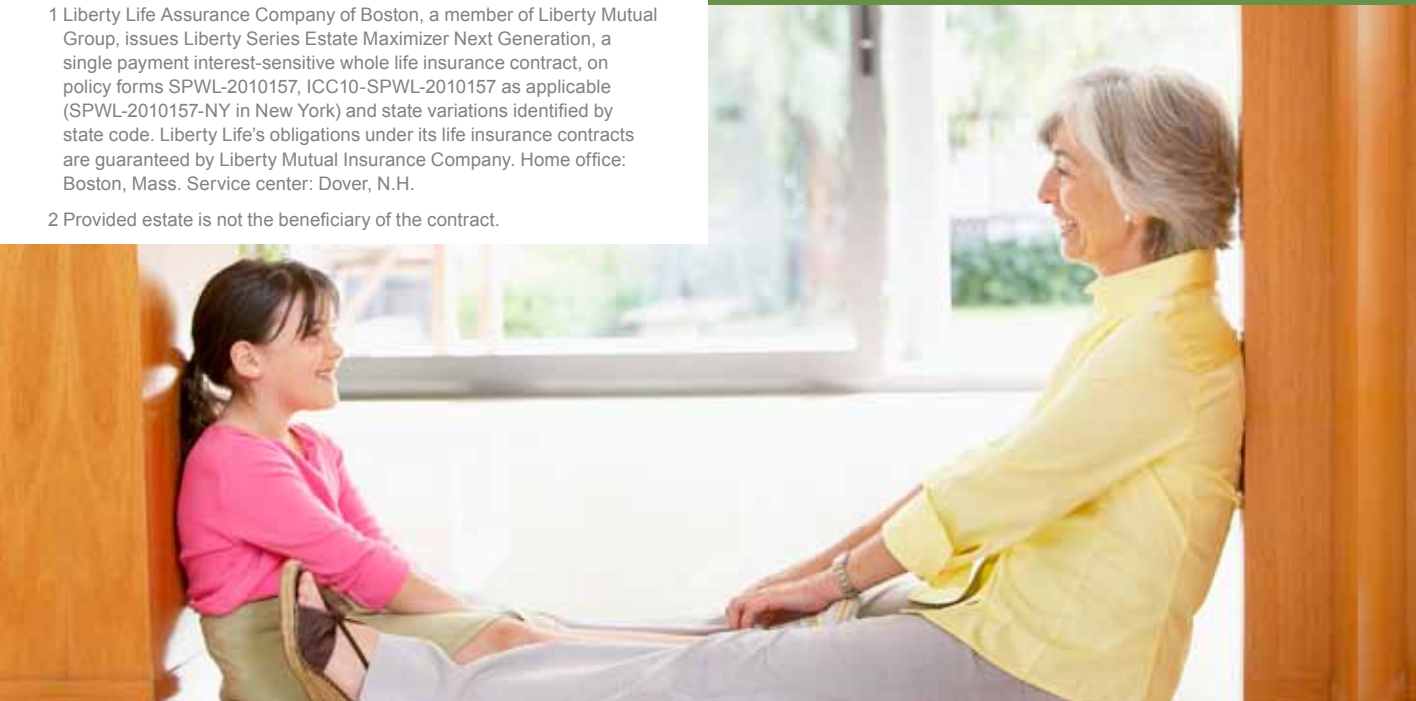
Do you have money you don't need set aside for loved ones?

Would you like that money to be transferred to those you care about income tax-free?

Are you interested in learning about a way to lower your taxable interest?

Do you continually renew CDs?

If you answered 'yes' to any of these questions, then Liberty Series Estate Maximizer Next Generation may be the right solution for you.



Estate Maximizer Next Generation at a glance

- We guarantee a 100% return of principal backed by the full strength of Liberty Mutual Insurance Company.³
- Your guaranteed death benefit will never decrease in value unless you take loans or withdrawals.⁴
- Your named beneficiaries will receive an increased legacy that's income tax-free, and avoids the costs of delays of probate.²
- You can access your cash value through withdrawals and policy loans.⁴
- Interest rate locked in for one year.
- Your cash value grows tax-deferred.

³ Unless loans and withdrawals have been made. All guarantees are backed by the continued claims paying ability of Liberty Mutual Insurance Company.

⁴ Withdrawals and loans made prior to age 59 ½ may incur a 10% federal tax penalty, as well as tax on any gain in the contract. Loans, if not repaid, and withdrawals will reduce the policy's death benefit and cash value. You should consult a tax advisor.



Here's a look at what the Estate Maximizer can do to help you strengthen the next generation

A 65 year old female, making a single payment of \$50,000, will have an immediate death benefit of \$95,240.⁵



A 65 year old male, making a single payment of \$50,000, will have an immediate death benefit of \$85,410.⁵



Your agent can provide a custom review of what an Estate Maximizer policy can do for you.

⁵ The initial death benefit will be determined by the single payment, the applicant's age and gender, and is subject to Liberty Life's eligibility requirements.



Common questions you may be asking about the Estate Maximizer

1 Will my policy be secure?

Liberty Life is part of Liberty Mutual Group, a Fortune 100 company. When you strengthen the next generation by transferring money through an Estate Maximizer policy, your contract is backed by the full strength of Liberty Mutual. We guarantee both the death benefit of your policy and that your original payment will always be there.³

2 How can I access my cash value?

When you purchase an Estate Maximizer policy, you can access your cash value in case of illness or emergencies. There are several ways to access your policy's cash value.

- While you can make withdrawals⁴ at any time, after the first contract year you can withdraw up to 10% of your policy's cash value with no withdrawal charge.
- You can take loans⁴ against your policy's cash value.
- Should your income needs change, you may surrender your policy and annuitize, which means you can choose a payout option with a guaranteed interest rate that best suits your needs.
- If you do decide to surrender your policy entirely, you'll never get back less than what you originally put in, barring any withdrawals or loans.

3 What happens if I get sick and need access to my policy's cash value?

The Estate Maximizer policy comes with Liberty's Living Benefit,⁶ an accelerated death benefit that allows the policy owner to receive up to 90% of the death benefit (up to \$250,000 maximum) if the insured is diagnosed terminally. This benefit is designed to give you peace of mind during difficult times, and is automatically added to your policy with no extra charge to you.

A waiver of withdrawal charges for qualifying medical stay is offered with the Estate Maximizer policy. This waiver allows you to withdraw all or part of your cash value with no withdrawal charges if, after the first contract year, the insured or insured's spouse becomes ill and needs qualifying health care for 45 days out of a 60-day consecutive period.⁷ The insured's spouse does not need to be named on the policy to access the benefit.

4 Can I change my beneficiary?

Yes. You can easily change your beneficiary by filling out a beneficiary change request form. Your agent will provide you with this form and explain your options.

It is important to know that the Estate Maximizer is meant to transfer money you intend to pass to your loved ones. Taking withdrawals and loans may have tax consequences and you may incur withdrawal fees. In addition, your death benefit will be lowered. You should consult your tax advisor before taking a loan or withdrawal.

⁶ This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application or if the total guaranteed death benefit is less than \$20,000. 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.

⁷ Withdrawals taken prior to age 59 ½ may incur a 10% federal tax penalty as well as tax on any gain in the contract. In addition, withdrawals will reduce the death benefit.



About us

At Liberty Life Assurance Company of Boston, a member of Liberty Mutual Group, we're committed to providing an experience built on partnership, value and trust. From our product solutions to our customer service, we're dedicated to meeting our customers' needs. Let us show you how together we can make life better.

**Talk to your licensed agent today
for a personal review of your life
insurance needs.**

**Liberty Life Assurance
Company of Boston**

Home office: Boston, Mass.
Service center: Dover, N.H.

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