

maximize
what you leave the next generation



Liberty Series

Estate Maximizer
Next Generation

Single payment interest-sensitive whole life insurance

Responsibility. What's your policy?®



**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.

Estate Maximizer Next Generation

Single payment interest-sensitive whole life insurance



Share your strength with the next generation

You've worked hard over your lifetime to achieve financial security and lend strength to the next generation. Now, you're thinking about leaving the most you can to the people you care about.

Liberty Series Estate Maximizer Next Generation is a single payment interest-sensitive whole life insurance policy.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 income tax-free.² You also have multiple ways to access your contract values as an added layer of security if you need it.

Safety and security

- ▶ 100% return of principal guarantee³
- ▶ Interest rate locked in for one year
- ▶ Backed by the full strength of Liberty Mutual Insurance Company
- ▶ Cash value grows income tax-deferred
- ▶ 30-day free look period

Benefits and value for your loved ones

- ▶ Single premium immediately increases death benefit for your beneficiaries
- ▶ Death benefit bypasses the hassle of probate⁵
- ▶ Death benefit passes income tax free to named beneficiaries, under current tax law

Access and control⁴

- ▶ After the first contract year, withdrawal of 10% of the account value can be made without withdrawal charges
- ▶ Low cost policy loans
- ▶ Waiver of withdrawal charges for a qualifying medical stay⁶
- ▶ Liberty's Living Benefit, an accelerated death benefit^{6,7}
- ▶ Annuitization at rates guaranteed in contract

Ways to access your contract values

When you purchase an Estate Maximizer policy, you have the safety of 100% return of principal guarantee³ and have access to your cash value in case of illness or emergencies.

Withdrawals⁴

After the first contract year, a withdrawal of 10% of the account value can be made without withdrawal charges. A charge applies to withdrawals in excess of that amount and that charge is based on percent of the excess withdrawn, as shown in the table below.

Withdrawal Charges								
YEARS	1	2	3	4	5	6	7	8+
	4%	4%	4%	4%	3%	3%	2%	0%

(Based on payment amount withdrawn)

Waiver of withdrawal charges^{4,6}

After the first contract year, if the 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 a withdrawal charge penalty. The insured's spouse does not need to be named on the policy.

Low-cost policy loans⁴

For the first 10 years of the contract, the insured may take a policy loan with a 5% charge and a 3% credit. After 10 years, all loans become preferred with the charge and credit being the same at 3%.

Liberty's Living Benefit, an accelerated death benefit^{6,7}

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 up to \$250,000 maximum. The six activities of daily living are: eating, toileting, transferring, bathing, dressing, and continence.

The insured may request a lump sum or 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.

Annuitization

Upon surrender or death, proceeds may be annuitized with no additional fee at rates guaranteed in the contract.

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

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 account value. You should consult a tax advisor regarding any tax implications.

⁵ Provided estate is not the beneficiary of the contract.

⁶ Benefit availability and features may vary by state.

⁷ 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.

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



	age	single payment	immediate death benefit
female	65	\$50,000	\$95,240*
male	65	\$50,000	\$85,410*

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

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.