

**LIBERTY CONTACT NUMBERS:**

**Pre-Sale/Marketing Supplies: .....(800) 500-2995**

**Point of Sale to New Business: .....(800) 897-9883**

**Application Fax: .....(800) 400-6694**

*Offered by* Liberty Life Assurance Company of Boston

*Principal Guarantee* 100% Principal Guarantee.<sup>1</sup>

*Accumulation Value* Account value grows tax-deferred.

*Death Benefit* **Income tax-free death benefit to beneficiaries:** Initial insurance benefit varies by insured's issue age and sex. Total death benefit is greater of initial insurance benefit or account value times factor shown in contract. Guaranteed never to be less than the initial death benefit, unless loans or withdrawals have been made.<sup>1</sup>

*Access to Contract Values* **Partial Withdrawals:**<sup>2</sup> After the first contract year, withdrawal charges are waived up to the greater of earnings or 10% of current account value.

**Loans:**<sup>2</sup> *Preferred Loans* – loans of interest earnings have zero net out-of-pocket cost (charge 4%, credit 4%).

*Regular Loans* – loans in excess of interest earnings made at annual net interest rate of 2.0% (charge 6%, credit 4%).

**Extended Care Benefit:**<sup>2,3</sup> Under qualifying events for either the insured or insured's spouse, full withdrawals of account value may be made without surrender charge.

**Liberty's Living Benefit:**<sup>3</sup> Up to 90% of the death benefit may be accessed income tax-free (under current tax law) if the insured is diagnosed with a terminal illness or is chronically ill.<sup>4</sup>

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

<i>Withdrawal Charges</i>	<b>Ages</b>	<b>Years</b>							
			<b>1-2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8+</b>
	<b>0-80 % of Premium</b>		7%	6%	5%	4%	3%	2%	0%
	<b>81-85 % of Premium</b>		5%	4%	4%	3%	3%	2%	0%

(Based on initial premium only. No withdrawal charge after the seventh year.)

*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.

*Issue Ages* 0 through 85 (age last birthday) for instant approval

*Payment Amount* \$10,000 minimum

Maximum for instant approval

Age:	0-14	15-19	20-24	25-34	35-44	45-59	60-64	65-80	81-85*
Premium:	\$10,000	\$15,000	\$20,000	\$25,000	\$40,000	\$60,000	\$120,000	\$150,000	\$25,000

(Larger amounts available with normal underwriting.)

\* Compensation is reduced.

*Underwriting Classes* Standard and Class A: Same initial death benefit, Class A credits 0.25% less than Standard.

**Product availability and features may vary by state.**

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

<sup>2</sup> Withdrawals or loans taken before age 59½ may be subject to a 10% IRS penalty and may be taxable. Consult your tax advisor. In addition, withdrawals and loans will reduce the death benefit.

<sup>3</sup> These benefits may vary or may not be available in some states.

<sup>4</sup> Chronically ill benefit not available in all states.

**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**

Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, issues Liberty Life's Estate Maximizer II, a single payment interest-sensitive life insurance contract, on policy forms SPWL 200314 and GSPWL 200314 CE (SPWL 200314 NY in New York). Product features and availability may vary by state. Liberty Life's obligations under its life insurance and annuity contracts are guaranteed by Liberty Mutual Insurance Company.

Liberty Life Assurance Company of Boston. Home Office: Boston, MA Service Center: Dover, NH

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BNK 2003116 10/05 RP

## Initial Death Benefit per Dollar of Payment

Valid for net crediting rates up to and including 5.00% for Standard risk (4.75% for Class A)

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	12.1989	14.7134						
1	11.8540	14.2974	31	4.6216	5.4114	61	1.8849	2.1524
2	11.5105	13.8819	32	4.4709	5.2337	62	1.8399	2.0932
3	11.1713	13.4711	33	4.3251	5.0620	63	1.7969	2.0366
4	10.8347	13.0672	34	4.1842	4.8960	64	1.7560	1.9825
5	10.5005	12.6689	35	4.0482	4.7358	65	1.7170	1.9307
6	10.1695	12.2767	36	3.9171	4.5816	66	1.6798	1.8810
7	9.8422	11.8910	37	3.7910	4.4332	67	1.6442	1.8331
8	9.5209	11.5135	38	3.6695	4.2907	68	1.6102	1.7868
9	9.2073	11.1441	39	3.5528	4.1540	69	1.5777	1.7421
10	8.9029	10.7830	40	3.4406	4.0228	70	1.5467	1.6991
11	8.6104	10.4331	41	3.3329	3.8969	71	1.5173	1.6579
12	8.3320	10.0949	42	3.2294	3.7760	72	1.4895	1.6187
13	8.0689	9.7687	43	3.1300	3.6597	73	1.4634	1.5817
14	7.8206	9.4547	44	3.0344	3.5477	74	1.4390	1.5468
15	7.5863	9.1521	45	2.9426	3.4398	75	1.4161	1.5140
16	7.3642	8.8603	46	2.8543	3.3358	76	1.3946	1.4830
17	7.1518	8.5781	47	2.7694	3.2354	77	1.3742	1.4538
18	6.9470	8.3052	48	2.6877	3.1387	78	1.3548	1.4260
19	6.7479	8.0405	49	2.6091	3.0455	79	1.3364	1.3998
20	6.5530	7.7838	50	2.5336	2.9556	80	1.3189	1.3749
21	6.3615	7.5344	51	2.4611	2.8690	81	1.3023	1.3516
22	6.1730	7.2920	52	2.3916	2.7857	82	1.2867	1.3299
23	5.9869	7.0564	53	2.3251	2.7055	83	1.2723	1.3097
24	5.8036	6.8280	54	2.2615	2.6282	84	1.2589	1.2910
25	5.6229	6.6060	55	2.2007	2.5536	85	1.2465	1.2736
26	5.4455	6.3907	56	2.1424	2.4815			
27	5.2721	6.1821	57	2.0865	2.4116			
28	5.1026	5.9801	58	2.0329	2.3437			
29	4.9376	5.7843	59	1.9814	2.2778			
30	4.7772	5.5948	60	1.9321	2.2140			

Rates are not guaranteed and are subject to change without notice.

### Question 9

9. 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?  Yes  No
- 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?  Yes  No
- d. Diagnosed with or treated within the last 2 years for a hip fracture?  Yes  No
- e. Declined, refused or turned down for life insurance?  Yes  No

*[If question 9 is answered "yes," contract does not qualify for instant approval.]*

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