

Required Minimum Distributions

Do you have clients approaching 70 1/2 who own qualified plans? These clients must begin taking minimum distributions from their qualified plans by April 1st of the year after they reach 70 1/2. Often times they would prefer not to take the money, but under current law they must take it. This presents a sales opportunity for you.

Show your clients how they can maximize this money with the Estate Maximizer II. **Show them that by repositioning this distribution with the Estate Maximizer II, they can more than replace the money that will pass to their loved ones.** With the Estate Maximizer II their minimum distribution can purchase an immediate death benefit that's larger than their single payment.

Example:

- **A client has a qualified plan with an account value of \$400,000.**
- **At 70 he/she takes a distribution of \$15,267 (\$400,000 divided by 26.2 = \$15,267).**
- **Assuming a 33% tax bracket, he/she would have a tax liability of \$5,038.**
- **Deducting that from the distribution amount would leave a net of \$10,229 (\$15,267 - \$5,038 = \$10,229).**

\$10,229 used as a single payment for the Estate Maximizer II would purchase an immediate death benefit of \$17,381¹ for a 70 year old female. For a 70 year old male, it would purchase an immediate death benefit of \$15,822¹.

You've just helped your client effectively reposition what they were required to withdraw from their qualified plan. You've helped them take money from a vehicle that will be taxed to their heirs upon their death and place it in a vehicle that grows tax-deferred and passes **income tax-free** to heirs.

The Estate Maximizer II has other great benefits, too:

100% principal guarantee²

Initial death benefit guarantee²

Access to money in case of an emergency³

Backed by the full strength of Liberty Mutual

...and much more!

If you have any questions, please contact your Liberty Life Wholesaler or the Liberty Life Marketing Hotline at **800-500-2995**.

Life Insurance Products Are: • Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By The Bank • May Go Down In Value

¹ Based on an illustrative rate of 2.50%. Rates are subject to change without notice and are not a guarantee or estimate of future rates.

² Unless loans or withdrawals have been made.

³ Loans and withdrawals taken prior to age 59 1/2 may incur a 10% IRS tax penalty and may be taxable. In addition, loans and withdrawals will reduce the death benefit. Consult your tax advisor.

Liberty Life's Estate Maximizer II, a single payment, interest-sensitive whole life insurance contract, is issued by Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, 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 contracts are guaranteed by Liberty Mutual Insurance Company, Liberty Life Assurance Company of Boston
Home Office: Boston, MA Administrative Office: 100 Liberty Way, Dover, NH 03820



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