



**PRODUCT HIGHLIGHTS**

- **100%** return of principal guarantee<sup>1</sup>
- **Guaranteed death benefit**<sup>1</sup>
- **Cash value grows** tax-deferred
- **Income tax-free death benefit** to beneficiaries: Guaranteed death benefit varies by insured's issue age, gender, and Liberty Life's eligibility requirements. It is guaranteed never to be less than the guaranteed death benefit unless loans and withdrawals have been made.<sup>1</sup>
- **Access** to contract values<sup>2</sup>

<sup>1</sup> Unless loans and withdrawal have been made. Death benefit guarantee subject to contract terms and conditions. In addition, loans and withdrawals will reduce the death benefit.  
<sup>2</sup> Withdrawals or loans taken before age 59½ may be subject to 10% IRS penalty and may be taxable. Customers should consult their own tax advisor.

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.

**Liberty Series Estate Maximizer Next Generation candidates are in our branch every day**

<b>Candidates</b>	<b>Name</b>	<b>Action Request</b>
Customers 60 to 85 years of age looking for safety, guarantees, and a competitive rate of return		
Customers planning to leave a legacy to heirs		
Customers who keep renewing CDs		
Potential annuity contract holders		
Customers with large amounts in passbook savings		
Grandparents who wish to leave money to their grandchildren		
Customers trying to lower their taxable interest		
Customers who may have received a death benefit at their spouse's death		
Customers who are downsizing their homes		
Customers with accounts titled "in trust for" or "POD"		

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**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

Referring Representative \_\_\_\_\_ Date \_\_\_\_\_

