

In FOCUS



The latest news and information from Liberty Life Assurance Company of Boston

Liberty Life Means Strength, Stability, and Security

Strength: Liberty Life is a member of the Liberty Mutual Group, a leading multi-line insurer with a mission of helping people live safer, more secure lives. Since 1912, Liberty Mutual has provided freedom from worry for customers. Our strength helps us keep our promises to customers, and that is at the core of all we do.

Stability: In addition to having over \$56 billion of insurance in-force, Liberty Life has been consistently ranked one of the leading providers of non-credit life insurance in banks. High value, easy to buy, and easy to do business with is not just a slogan but an operating philosophy that we employ on a daily basis.

Security: Liberty Life's high quality investment portfolio supports the performance of our products as well as our ability to pay claims when due. Liberty Life follows a disciplined investment strategy, with asset cash flows corresponding to future cash needs. Ninety-two percent of our portfolio is invested in bonds with a concentration in government guaranteed and investment grade bonds. No investments have been made in real estate or mortgage loans.

April 15th has passed...

With tax season, and the outgoing checks that accompany it, still fresh in your clients' minds, it may be a great time to ensure the money your clients' loved ones inherit doesn't follow suit. Help your clients protect their legacies by removing the income tax burden that may accompany them with Liberty Life's Estate Maximizer II.

Taxable financial vehicles may leave your clients' loved ones with a tax burden when they pass. With the Estate Maximizer II your client can purchase an immediate death benefit that passes income tax-free under current tax law, and bypasses probate.

Make sure your client's legacy isn't diminished by the IRS. Present the Estate Maximizer II today!

Sales Tips

- When you have a potential client, start by asking them Question #9 on your Quick Facts. This will determine their eligibility ahead of time, so you won't lose control of the sale if you find out too late in the process that they can't qualify.
- Customers with funds earmarked to pass to the next generation are excellent candidates for the Estate Maximizer II.
- Target people between the ages of 45-85 who are looking for safety, guarantees and an attractive rate of return.

Standard or Class A?

Liberty Life's Estate Maximizer II single payment whole life insurance product features two simple class ratings which determine the net crediting rate that your clients will receive on their policies.

So, how do you determine which class your clients are in? It's simple! Ask your clients both Questions 9 and 10 on the application. Their answers to Question 9, or 'the knockout question,' will determine their eligibility for the product. If they answer 'no' to all parts, they are eligible for Liberty's instant approval process. If they have a 'yes' response, they will require normal underwriting and we recommend transitioning them to another product which does not require medical qualification.

Once eligibility has been determined, ask your client Question 10 on the application. This will determine your client's class rating and the net crediting rate that they will receive. If they answer 'no' to all parts of Question 10 they are eligible for Standard. If they have a 'yes' response to any part, they will be eligible for Class A.

Although the net crediting rate for Class A is 25 basis points lower than that of Standard, the initial death benefit will be the same. So no matter which class rating they receive, your clients will be able to leave their loved ones more, income tax-free.



Financial Markets, Inc.

800-888-2829

www.fm-inc.com

Marketing@fm-inc.com

Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, issues Liberty Life's Estate Maximizer II on policy forms SPWL 200314 and GSPWL 200314 CE (SPWL 200314 NY in NY). Liberty Life's obligations under its life insurance contracts are guaranteed by Liberty Mutual Insurance Company. Home Office: Boston, MA Service Center: Dover, NH

For internal use only. Not for distribution to the public.

INDQ2-2005N