

# Guaranteed lifelong protection for those you love

## PERMANENT LIFE INSURANCE

### Guarantee Their Protection

Strong guarantees and the security of lifelong protection for your loved ones — that's what whole life insurance can give you.

Product highlights include:

- Guaranteed income tax-free death benefit
- Guaranteed level premium
- Guaranteed cash value

Find out more about protecting your loved ones today.

CALL YOUR AGENT:

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Liberty Life Assurance Company of Boston is a Liberty Mutual company.



## Guarantee Their Protection

A Liberty Series Whole Life policy can guarantee your loved ones will be protected for your lifetime.

The policy also has the potential to accumulate a source of cash you can access for any purpose you choose. When you buy this policy, you're buying it with your whole life in mind.

## What Can Whole Life Do For You?

### Financial Protection

What are some of your family's biggest monthly expenses, and what if your income wasn't there to help pay those? Whole life insurance can make sure your loved ones have financial protection in the event of the insured's death. What's more, under current tax law, as you pay into your policy it builds a tax-deferred guaranteed cash value that you can access in a number of ways, for whatever purpose you choose.<sup>1</sup> You can also earn contract credits that can increase your policy's guaranteed cash value and death benefit that will pass to your named beneficiaries income tax-free.

### A Choice of Payments

With our whole life product you can choose to pay for your policy in a variety of ways – guaranteed level payments over 20 years, to age 65, or for your entire life. And with any choice, the coverage can last your entire life.<sup>3</sup> Let us help find the right way for you.

### A Child's Gift

Life insurance can be a valuable gift for a child's future. Premiums are lower and buying now means locking in the ability to continue coverage in the future, even if the child's health changes. Plus, the cash value of a whole life policy can grow tax deferred throughout the child's life and be used at a later age. Don't forget to ask about our guaranteed insurability option, which offers even more protection.

**Talk to your Liberty Mutual sales representative today for a personal review of your life insurance needs, or visit us online at [libertymutual.com](http://libertymutual.com)**

### Final Expenses

Funeral costs can range upward of \$10,000.<sup>2</sup> Whole life insurance is guaranteed to be there to relieve this financial burden when your loved ones need it most.

### Tailor Your Coverage

Added policy options, or riders, give you the opportunity to tailor your coverage. The policy comes with a feature that allows you to accelerate up to 90% of the death benefit if the insured becomes terminally or chronically ill.<sup>4</sup>

#### Other riders can be added, such as:

- A guaranteed insurability option that allows the purchase of additional life insurance with no evidence of insurability. This is great to provide as a gift to a child so they can purchase additional coverage as their insurance needs grow throughout life.
- A waiver of premium payments if the insured becomes disabled.
- Additional death benefit upon accidental death or if the insured were to be injured in one of the ways listed in contract details.
- Children's protection rider.

#### And within certain face amount and issue age limits, you can get coverage quickly and conveniently with simplified issue:

If you meet age and premium requirements and can answer no to a short series of medical questions, you may qualify to increase your legacy in just 10 minutes. Your licensed representative can walk you through this easy application process. Eligibility is subject to meeting Liberty Life's qualification requirements. Additional underwriting is required if the application does not qualify for a 10-minute approval decision.

<sup>1</sup> Loans, if not repaid, and withdrawals, will reduce the death benefit.

<sup>2</sup> [www.mydollarplan.com/average-funeral-cost](http://www.mydollarplan.com/average-funeral-cost)

<sup>3</sup> All Liberty Series Whole Life policies endow at age 121. At age 121, the policyholder will receive the full surrender value of the policy. Liberty Series Whole Life policies become paid-up on the anniversary following the owner's 100th birthday.

<sup>4</sup> This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. Owner can elect to accelerate up to 90% of the death benefit (\$250,000 maximum) if the insured has a terminal condition or becomes chronically ill. A minimum of \$10,000 must be elected and a minimum of \$10,000 of face amount must remain after accelerated payment is made. A processing fee of \$100 will be applied. 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. A terminal condition is a medical condition expected to result in the insured's death within 24 months. Chronically ill means the insured is (1) unable to perform 2 of the 6 Activities of Daily Living or (2) requires substantial supervision to protect against threats to health and safety due to severe cognitive impairment. Amounts received based on chronic illness may be considered taxable income if they exceed current IRS limits. Receipt of the accelerated death benefit may affect eligibility for public assistance programs. Contract owners should consult their tax advisor regarding any tax implications. Availability and features may vary by state.

Liberty Life Assurance Company of Boston, a Liberty Mutual company, issues Liberty Series Whole Life, Liberty Series Simplified Issue Whole Life, Liberty Series Life Paid Up at 65, Liberty Series Simplified Issue Life Paid Up at 65, Liberty Series 20-Year Payment Life, Liberty Series Simplified Issue 20-Year Payment Life, and on policy form WL-2005022 (WL 2008055 NY in New York and WL-2005022 NJ in New Jersey) and state variations identified by state code; Liberty Series Extra Value Life and Liberty Series Simplified Issue Extra Value Life on policy forms WL-2005022 (WL 2008055 NY in New York and WL-2005022 NJ in New Jersey) and state variations identified by state code; and Extra Life Insurance Endorsement form EELI-2005067 (EELI-2008056 NY in New York) and state variations identified by state code. Contract availability, terms, conditions and issue limitations may vary by state. Home office: Boston, Mass. Service center: Dover, N.H.