



Conversation starters

Liberty Series

Estate MaximizerSM

Single Payment Whole Life Insurance

If you have questions or need marketing materials, please contact your Liberty Life Wholesaler or the Liberty Life Marketing hotline at 800-500-2995.

Conversation scenario 1

Question: What are your plans for this money?

Possible answer: I would like to leave it to my grandchildren.

Response: I have a solution that will immediately increase the value of your legacy allowing you to pass more money to your loved ones. Let's see if you qualify.

Conversation scenario 2

Question: Do you need this money as monthly income?

Possible answer: No, but I don't want to tie it up in investments that might lose value.

Response: I have a solution available that offers a guaranteed death benefit and tax-deferred growth. Let's see if you qualify.

Conversation scenario 3

Question: Would you prefer to not pay taxes on this money?

Possible answer: Yes.

Response: I have a solution available where the cash value grows income tax-deferred and provides an income tax-free death benefit to your beneficiaries. Let's see if you qualify.

Conversation scenario 4

Question: I see you have a beneficiary on this account. If you don't need to use the money in your lifetime, would you like to pass it to your loved ones income tax-free?

Possible answer: Yes.

Response: Let's see if you qualify.

Conversation tips

- Don't lead with a product.
Example: "I have the Liberty Series Estate Maximizer that..." Be sure to ask questions like the ones provided to ensure you offer them the best solution for their needs.
- Questions requiring only a "yes" or "no" response do not encourage your customers to be engaged in the conversation.
- Before proceeding with the sales process, be sure to tell the customer the product you are discussing is life insurance.

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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 insurance products underwritten by Liberty Life Assurance Company of Boston. Liberty Life Assurance Company of Boston, a member of the Liberty Mutual Group, issues Liberty Series Estate Maximizer, a single payment interest-sensitive whole life insurance contract, on policy forms SPWL-2007128, ICC08-SPWL-2007150 as applicable (SPWL-2007128 NY in New York and SPWL-2007128 NJ in New Jersey) and state variations identified by state code. Liberty Life's obligations under its life insurance contracts are guaranteed by Liberty Mutual Insurance Company.

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