

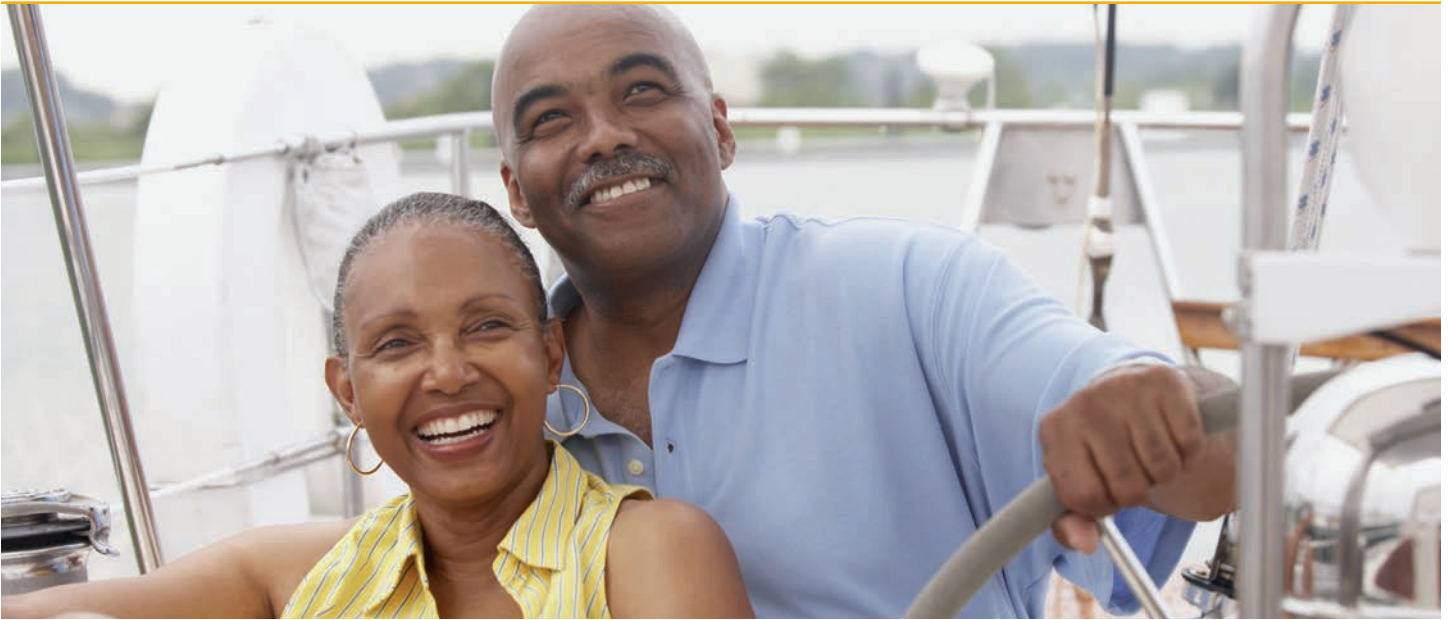
Freedom Series
Balance Annuity

Single premium deferred annuity

Strike a balance in retirement with
a chance to earn extra interest,
along with access to your money.



- Insurance Products and Annuity 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 • Not A Condition Of Any Banking Activity



Liberty Life's Balance Annuity can help build your retirement income with the power of tax deferral for an income you can never outlive.

The Balance Annuity provides you with:

- Tax-deferred growth
- Access to your cash when you need it¹
- An income stream for the future
- Opportunity to earn extra interest

Here's how it works

Funded with a single payment, the Freedom Series Balance Annuity provides you with a guaranteed interest rate for either one or five years depending on which option you select.

With the power of tax deferral, your annuity earns interest that isn't taxed until it's withdrawn. As your interest grows, it too earns interest, compounding your earnings each year.

Get extra interest

The Balance Annuity earns an extra 1 percent interest in the contract's first year. Annuities with a value of \$100,000 or more will receive an additional interest rate credit to the already guaranteed annual interest rate.

The guarantee period

The initial rate schedule is guaranteed for either one or five years depending on the option you select, and is fixed at the time of issue. At the end of the guarantee period, your annuity will earn tax-deferred interest at the current renewal rate in effect at that time. The renewal rate depends on current market rates and is guaranteed for one year. Thereafter, it resets annually on the contract anniversary date.

Return of premium guarantee²

The return of premium feature is included at no additional cost and provides protection if you decide to surrender your annuity.

¹ May vary by state. Up to 10 percent of the beginning of the year account value may be withdrawn without withdrawal charges. Withdrawals are subject to tax on any gain in the contract and, if taken before age 59½, may be subject to a 10 percent federal tax penalty. In addition, withdrawals will reduce the death benefit and account value. You should consult a tax advisor regarding financial implications.

² Liberty Life Assurance Company of Boston's financial strength backs all of its obligations to pay claims under the policies it issues. In addition, Liberty Life Assurance Company of Boston's ability to pay those claims is backed by a written guarantee from Liberty Mutual Insurance Company.

If you decide to waive this feature, you will receive additional interest on your single premium for the first year only. If you waive the feature and then surrender your annuity, withdrawal charges may apply that can reduce the amount refunded below your single premium.

Penalty-free access to account values¹

After the first contract year, you can withdraw up to 10 percent of the account value (minimum \$250) without a withdrawal charge, as long as the withdrawal doesn't bring your account value below \$10,000.

After the second year, a special carryover provision allows for a 20 percent no-charge withdrawal if you didn't make withdrawals in the previous year. Withdrawals exceeding these amounts may incur withdrawal charges, depending on the guaranteed crediting period you select.

Withdrawal charges

One-Year Guarantee		Five-Year Guarantee	
Year	% of account value withdrawn	Year	% of account value withdrawn
1	7%	1	7%
2	7%	2	7%
3	7%	3	7%
4	6%	4	6%
5	5%	5	5%
6	4%	6	0%
7	3%	7	0%

With the return of premium feature, withdrawal charges will not reduce your account value below your single premium, less any prior withdrawals.³

Additional benefits – just in case⁴

In certain serious health conditions, Liberty Life will allow for withdrawals or surrenders and waive withdrawal charges if you or your spouse:⁴

- Becomes ill and requires a qualifying medical stay for 45 days out of any continuous 60-day period
- Is diagnosed as terminally ill
- Becomes unable to perform two of the six activities of daily living

You can use this money for any purpose.

Your annuity payout options

With the Balance Annuity, you can opt for a variety of payment methods, including:

- Equal payments over your lifetime
- Equal payments over a specified period
- A specified amount each period
- Payments of interest only

Find the balance, enjoy the future

It's time to realize the retirement you've always dreamed of. The Freedom Series Balance Annuity can help by reducing taxes and providing a stream of income you can use as a reliable retirement supplement.



³ This is only true if Return of Premium Option is elected.

⁴ Does not apply to pre-existing conditions. May not be available in all states.

Talk to your licensed representative for a personal review of your insurance and retirement needs.

Liberty Life Assurance Company of Boston, a Liberty Mutual company, issues Freedom Series Balance Annuity on policy forms SPDA-2010090, ICC10-SPDA-2010090 as applicable (SPDA-2010090 NY in New York) and state variations identified by state code. Product availability may vary by state. Features and benefits may vary based on state approval. Home office: Boston, Mass. Service center: Dover, N.H.

At Liberty Life Assurance Company of Boston, a Liberty Mutual company, we're committed to providing an experience built on partnership, value, and trust. We'll work beside you to define the best solutions to meet your needs. From our comprehensive portfolio of products to our customer service, we're dedicated to you.



Life insurance is issued by Liberty Life Assurance Company of Boston, a Liberty Mutual company.
Home office: Boston, Mass. Service Center: Dover, N.H.
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