

FINANCIAL STRENGTH

That gives you the confidence we'll be here tomorrow

Liberty Mutual Insurance is a diversified global insurer founded in 1912. Over its long history, Liberty Mutual Insurance has remained strong and stable, committed to its creed of 'helping people live safer, more secure lives' by offering a wide range of insurance products and services.

Liberty Mutual Insurance operates under a mutual holding company structure. As a mutual company, it is managed for the benefit of its policyholders without pressure from shareholders seeking short-term financial results. The enterprise has four strategic business units – Personal Insurance, Commercial Insurance, Liberty International, and Global Specialty – with no single unit contributing more than 44 percent of net premium written.



With our policyholders we are engaged in a great mutual enterprise. It is great because it deals in the relief of pain and sorrow and fear and loss. It is great because it works to preserve and protect the things people earn and build and own and cherish. Its true greatness will be measured by our power to help people live safer, more secure lives.

- Excerpts from the Liberty Mutual creed, drafted in 1937

\$20.3
BILLION

Policyholder Surplus*

*As of December 31, 2014, Liberty Mutual Insurance had consolidated assets of \$124.3 billion and consolidated liabilities of \$104 billion.

\$39.6
BILLION

Consolidated Revenue**

**For the 12 months ended December 31, 2014

#78

of Fortune 500 Largest US Companies***

***Based on 2014 revenue



Over 50,000 Employees
Over 900 Offices Worldwide



3rd Largest Property and Casualty Insurer in U.S.*

*Based on 2014 direct written premium



"EXCELLENT"
A.M. Best Company



"STRONG"
Standard & Poor's



"GOOD"
Moody's Investors Services

Financial Strength Ratings¹

¹ Financial Strength Ratings for Liberty Mutual Insurance entities are current as of the publication date. For latest ratings, or additional information, please visit www.LibertyMutual.com or access the ratings agencies' websites provided. An 'A' ('Excellent') rating from A.M. Best (www.ambest.com) is its third-highest Financial Strength Rating. An 'A2' rating from Moody's (www.moody.com) falls within the third of its nine major rating categories ('Good') for Insurance Financial Strength Ratings. An 'A' rating from Standard & Poor's (www.standardandpoors.com) falls within the third of its ten major rating categories ('Strong') for Long-Term Insurer Financial Strength Ratings.



BORN FROM STRENGTH

Liberty Life Assurance Company of Boston, a Liberty Mutual company, offers a wide portfolio of life insurance and annuity products. Incorporated in 1963, Liberty Life Assurance Company of Boston (Liberty Life) is a leading provider of structured settlement annuities with more than 34,000 policies in force.

The claims-paying ability of Liberty Life Assurance Company of Boston is backed by a written guarantee from Liberty Mutual Insurance Company.²

LIBERTY LIFE TODAY

\$202.8
BILLION

of insurance
in force as of
12/31/14

74.64%
OF BONDS

in our portfolio
are rated highest
quality or above



“Excellent”
A.M. Best
Company



“Strong”
Standard
& Poor's³

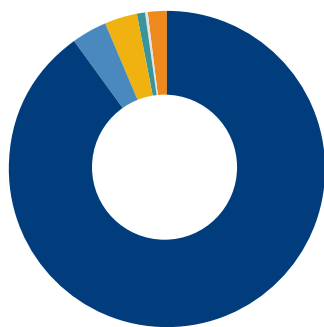
An investment philosophy built on quality and commitment

Liberty Life Assurance Company of Boston provides security by maintaining a strong and stable financial position. A high quality investment portfolio and a disciplined investment strategy help ensure our ability to keep our promises to policyholders, claimants and their families.

Over 93% of our portfolio invests in bonds, cash, and short-term investments.

LIBERTY LIFE TODAY

Distribution of cash and invested assets as of 12/31/14



- Bonds 90.1%
- Commercial Mortgages 3.6%
- Cash & Short Term 3.5%
- Policy Loans 0.9%
- Stocks 0.1%
- Other 1.8%

Total Cash & Invested Assets 100%

LIBERTY LIFE STRUCTURED SETTLEMENTS

Experience

For over 30 years, Liberty Life has provided a safe and reliable source of income that meets the needs of individuals and families when they need it.

Industry-leading customer service

From immediate quotes on new business to prompt payments on existing cases, the experienced professionals at Liberty Life understand all aspects of the settlement process.

Security

Our structured settlement annuities are supported by a high-quality investment portfolio and **backed by a written guarantee from Liberty Mutual Insurance Company.¹**

Advantages

- Competitive rates
- Rated age underwriting
- Quick turnaround time on all quotes
- Qualified and non-qualified settlements



**Liberty
Mutual.**
INSURANCE

² Claims-paying obligations are the sole responsibility of the policy issuing insurer. Obligations under a guarantee are the sole responsibility of the entity issuing the guarantee.
³ Financial Strength Ratings for Liberty Life Assurance Company of Boston are current as of the publication date. For latest ratings, or additional information, please visit www.Libertymutual.com or access the ratings agencies' websites provided. An 'A' ('Excellent') rating from A.M. Best (www.ambest.com) is its third-highest Financial Strength Rating. An 'A' rating from Standard & Poor's (www.standardandpoors.com) falls within the third of its ten major rating categories ('Strong') for Long-Term Insurer Financial Strength Ratings.