

## Contact us

For questions concerning annuities, contact Liberty Life's structured settlement services team:

**Phone:** (800) 451-7065  
**Fax:** (603) 749-2534  
**Medical fax:** (603) 334-0377

### Trish Fairhurst, CSSC

Director of Structured Settlements Operations  
Ext. 35810  
Email: [patricia.fairhurst@libertymutual.com](mailto:patricia.fairhurst@libertymutual.com)

**Contact extension for Service & Operations**  
30406

## Contact BARCO

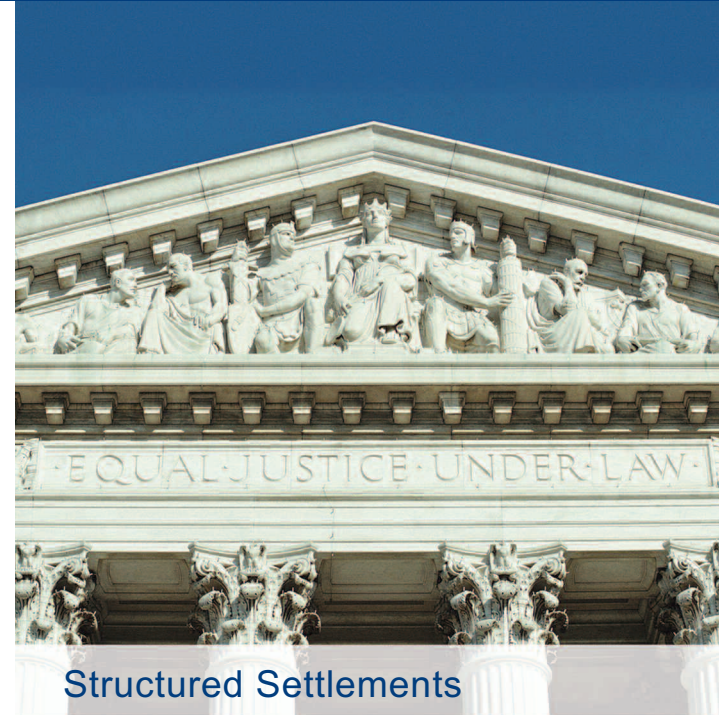
For questions regarding acceptance of assignments, contact:

### BARCO Assignments Ltd

Ground Floor  
Belleville Corporate Centre  
#38 Pine Road, Belleville  
St. Michael, Barbados

**Phone:** (246) 427-3174  
**Fax:** (246) 436-9541  
**Email:** [barco@sunbeach.net](mailto:barco@sunbeach.net)

Liberty Life Assurance Company of Boston provides a financial commitment to BARCO in connection with its non-qualified assignment program.



Structured Settlements

# Non-qualified assignments

Structured settlement annuities are issued by Liberty Life Assurance Company of Boston, member of Liberty Mutual Group, and guaranteed by Liberty Mutual Insurance Company.

**Liberty Life Assurance  
Company of Boston**  
Home office: Boston, Mass.  
Service center: Dover, N.H.  
MS 2004120 1/11 KP



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## Tax-deferred solutions

Liberty Life Assurance Company of Boston (Liberty Life), working with BARCO Assignments Ltd. (BARCO), is able to bring many of the benefits of qualified assignments to non-qualified cases.

BARCO'S program can help claimants and their attorneys spread tax liabilities of settlement proceeds throughout future years, alleviating the tax obligation in the year of settlement. The program offers the quality and service of Liberty Life annuities combined with the security of a guarantee of Liberty Life's payment obligations from Liberty Mutual Insurance Company. Additionally, Liberty Life provides a financial commitment to BARCO in connection with its non-qualified assignment program.

Using BARCO, defendants are able to assign cases which do not qualify for assignment under Internal Revenue Code (IRC) Sec. 130. These include:

- Pre-August 6, 1997, workers' compensation  
Workers' compensation cases did not qualify for assignment under IRC Sec. 130 prior to this date. Workers' compensation benefits are tax-free under IRC Sec. 104.
- Attorney fees (including stand-alone)
- Non-physical injury cases
- Employment disputes<sup>1</sup>
- Discrimination<sup>1</sup>
- False arrest
- Construction defects
- Environmental claims
- Coverage buyouts
- Breach of contract
- Sexual abuse
- Punitive damages
- Breach of confidentiality
- Psychological/emotional damage
- Fraud
- Property damage

<sup>1</sup> Exclusive of any lost wage reimbursement.

## Financial strength ratings<sup>2</sup>

Liberty Life has received financial strength ratings of 'Excellent' (A) from the A.M. Best Company and 'Strong' (A-) from Standard & Poor's.

The financial strength ratings assigned to the Liberty Mutual Group of companies are:

- 'Excellent' (A) from the A.M. Best Company
- 'Good' (A2) from Moody's Investors Service
- 'Strong' (A-) from Standard & Poor's

## The strength of Liberty

Liberty Life Assurance Company of Boston provides annuities backed by a high quality investment portfolio and serviced by an experienced staff of structured settlement specialists. A disciplined investment strategy, with cash flows corresponding to future cash needs, ensures Liberty Life will meet its commitments. With over 30 years of structured settlement experience, Liberty Life is a leading writer of structured settlement annuities.

Liberty Life is part of the Liberty Mutual Group, which ranks in the top 100 on the 2009 Fortune 500 list of largest U.S. corporations.

As of December 31, 2010, Liberty Mutual Group had \$33.1 billion in revenue. Liberty Mutual is the fifth-largest property and casualty insurer in the United States, based on 2009 direct written premium. Liberty Mutual Group employs more than 45,000 people in over 900 offices throughout the world.

<sup>2</sup> Financial Strength Ratings for Liberty Mutual Group and Liberty Life Assurance Company of Boston are current as of the publication date. For latest ratings, or additional information, please visit [www.LibertyMutual.com](http://www.LibertyMutual.com) or access the ratings agencies' websites provided. An 'A' ('Excellent') rating from A.M. Best ([www.ambest.com](http://www.ambest.com)) is its third-highest Financial Strength Rating. An 'A2' rating from Moody's ([www.moody.com](http://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](http://www.standardandpoors.com)) falls within the third of its ten major rating categories ('Strong') for Long-Term Insurer Financial Strength Ratings.

