

Security Mutual Life's 10 Product/Rider Advantages



1

2.5X Enhanced Conversion Rider

It's like a "guaranteed insurability option" with term. **Example:** How would you like to turn \$1 million of term into \$2.5 million of permanent insurance?

2

SML Allows Conversion of Our Level Term Up to Age 75

Or before the end of the level period, if earlier! You can convert to any of our cash value products!

3

RPU: Reduce Paid-Up

Of course you can RPU our Whole Life Products!

4

Non-Direct Recognition Policies

Want to create policies that you can illustrate with loans and dividends at the same time? You got it!

5

Combo Rider

This is a paid-up additions and term rider that works wonders for **Premium Flexibility and BIG Numbers!**

6

Enhanced Paid-Up Additions Rider

Yes, you can put in 25% more of the PUA amount starting in Year 2 and beyond!

7

CIBR: Chronic Illness Benefit Rider

Up to \$1 million in cumulative accelerated benefits are available (\$1 million lifetime limit). There is no separate premium charge to add this rider. If exercised, the accelerated benefit payment will be reduced by an actuarial discount as prescribed by the rider, and an administrative charge will be deducted from each benefit payment.

8

Qualified Plans

SML has a turn-key Qualified Plans area to design and service "boutique" qualified plans.

9

BizEquity Valuation Program

Help business owners calculate the value of their business accurately and easily. Plus, there's a key element to help identify prospective clients.

10

Social Security Alternatives Program

Your clients have lots of choices to make about this important decision. Help them with this easy-to-use tool that shows them their alternatives!



The Company That Cares.SM



The Chronic Illness Benefit Rider is not, and should not be marketed as, long-term care insurance. **This product is a life insurance policy and rider that accelerates the death benefit on account of chronic illness. It is not a health insurance policy or rider providing long-term care insurance subject to the minimum requirements of applicable law. It does not qualify for the New York State Long-Term Care Partnership program or similar programs in other jurisdictions, and is not a Medicare supplement policy or rider.** Specific notifications and disclosures may need to be provided regarding receipt of accelerated death benefits potentially being taxable and affecting eligibility for public assistance programs in certain states. The Agent must inquire and otherwise make every reasonable effort to identify whether a prospective applicant already has accident and sickness or long-term care insurance and the types and amounts of any such insurance. Applicable regulations prohibit twisting, high-pressure tactics and cold lead advertising. In recommending the purchase or replacement of any policy or certificate, the Agent must make reasonable efforts to determine the appropriateness of a recommended purchase or replacement. In New York, there are special rules and regulations that apply if the Chronic Illness Benefit Rider is to be marketed or issued to an association or its members. *Note: The payments under the Chronic Illness Benefit Rider are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payments made under this rider may be taxable depending upon specific facts and circumstances. Accordingly, the policyowner should consult with his or her tax adviser to determine the tax consequences before requesting the payment of an accelerated benefit under this rider. Receipt of accelerated death benefits may affect eligibility for public assistance programs.*

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Policy Form Nos. Policy Form Nos. 2112-NY; ICC14-2112; Series 2112; 2106-NY; ICC11-2106; Series 2106.

Rider Form Nos. IO-9328 in NY; ICC11-IO9328; Series IO-9328. IO-9359-NF-TPC in NY; ICC15-IO-9359-TPC; Series IO-9359-NF-TPC, IO-9359-TPC. IO-9358-FPUA in NY; ICC14-IO9358-FPUA; Series IO-9358-F-FPUA; Series IO-9358-NF-FPUA. IO-9335-NY-WL; ICC14-IO9335-WL; Series IO-9335-WL; Series IO-9335-NF-WL.

Product availability and features may vary by state. Consult SecurityLink for state availability.

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