

Security Mutual Life's 10 Underwriting Advantages



1 **SMLXPRESS Underwriting Program¹**

\$1,000,000 face amount with **NO Labs, NO Exams and NO APS** with same-day decision possible!

2 **FireLight[®] E-Application**

No "wet" signatures. All virtual for your ease! (Combine with SMLXPRESS for fastest results!)

3 **Two-Table Reduction Program**

For Nonsmoker permanent policies up to age 70 with \$2,000,000 max face amount. **It works!**

4 **Foreign Nationals Underwriting²**

We have three simple U.S. connection criteria to get these done for you. Find out more today!

5 **Occasional Cigar Smokers³**

They can still be "Best Class" with us!

6 **Table 2 Rating Means Standard Paid-Up Additions Rider Rates**

Table 2 Nonsmoker applicants may still be eligible for Standard on their PUAs.

7 **Medical and Recreational Marijuana Use**

"Standard Nonsmoker" may be possible for medical usage and "Best Class" for limited recreational use.

8 **Sleep Apnea, Heart Attack or Breast, Prostate or Thyroid Cancer**

A favorable offer may still be available. Call your SML underwriters for details!

9 **Healthy Living Program⁴**

It's possible to go from "Standard Nonsmoker" to "Preferred Nonsmoker" by answering a few questions!

Access to Our Underwriters

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Yes! Please call us directly, and we'll pick up the phone. It may be a rarity in our industry, but Security Mutual Life Insurance Company of New York is *The Company That Cares^{SM!}*



The Company That Cares.SM



Refer to SecurityLink (www.smlnyagent.com) or call us at 1-855-861-1584 for program details, qualifications and limitations, as well as for underwriting guidelines and requirements.

¹For more details, refer to Producer Summary 0014413.

²For more details, refer to Field Bulletin 0013995. Our underwriting of foreign nationals and foreign residents is done in partnership with our facultative reinsurers.

³12 or fewer cigars per year. For underwriting guidelines, refer to Form No. 0011143.

⁴No more than two factors may fall outside of our published Preferred/Standard Plus guidelines. The Table Reduction Program, Stretch Guidelines and Enhanced Underwriting Criteria may not be used in combination with this program. For more details, refer to Form No. 0013544.

Programs are subject to change and may be discontinued at any time at the Company's sole discretion.

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

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

Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358-FPUA; Series IO-9358-F-FPUA and IO-9358-NF-FPUA.

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