



# LP121 Producer Summary

## Key Uses

- Survivor Protection
- Family Income Replacement
- Mortgage Protection
- Personal Banking

## Base Premiums

- Payable to Age 121

## Rate Bands

- \$100,000
- \$500,000+

## Annual Policy Fee

- \$75.00 per year

## Premium Modes/Modal Factors

- Annual (1.0)
- Semiannual (.52)
- Quarterly (.265)
- Electronic Fund Transfer (EFT)  
Monthly (.086)

## Policy Loans

- Available anytime there is a loan value.
- The Variable Policy Loan Interest Rate is declared annually by the Board of Directors. (For current loan interest rates, refer to SecurityLink.)
- Advantage Loan Benefit: Starting in Policy Year 20, and in each policy year thereafter, the declared rate will be reduced by a set percentage. The reduction percentage is set at ½%.
- This is a non-direct recognition policy. Outstanding policy loans do not affect the dividend calculation or the resulting dividend.

## Dividend Options

- Cash
- Reduce Premiums
- Purchase Paid-Up Additions
- Accumulate at Interest
- Purchase One-Year Term Additions

**Security Designer WL4U2<sup>SM</sup> LP121** is a fixed-premium, participating whole life insurance policy paid up at age 121 with guaranteed premiums, cash values and death benefits. Our most economical whole life policy, LP121 offers modest premiums and provides long-term guaranteed cash values to families and businesses focused on meeting survivor benefit needs. Cash value accumulations may also be used for personal banking, mortgage protection and other living needs. Include the Enhanced PUA Rider or the Combo Rider to enrich both living and survivor benefits.

Use LP121 when the main goal is economical, long-term protection with strong guaranteed values.

Issue Classifications	Issue Ages*	Minimum Face Amount
Preferred Plus Nonsmoker	18 – 80	\$100,000
Preferred Nonsmoker	18 – 80	\$100,000
Standard Nonsmoker	18 – 80	\$100,000
Preferred Smoker	18 – 80	\$100,000
Standard Smoker	18 – 80	\$100,000
Special Classes (Table 2 -16)	--	--

\*Age Nearest Birthday

## Optional Riders and Benefits Summaries

**Enhanced Paid-Up Additions Rider (PUAR)** The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years. At any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply). In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium amount (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits. And the PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and make it up later during a two-year catch-up window. The PUAR can be used to accept one-time payments, including 1035 exchange proceeds. For LP121, the Enhanced PUAR is available for issue ages 18-80 for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The PUAR cannot be used in conjunction with the Combo Rider.) Refer to the PUAR flyer (Form No. 0014848) on SecurityLink for further details. (Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF)

**Term and Paid-Up Additions Combination Rider (Combo Rider)** The Combo Rider's premium flexibility, together with its cash value growth potential, will be beneficial in accommodating those individuals whose cash flows are too varied or irregular for the traditional stand-alone paid-up additions rider and level term rider combinations. The Combo Rider's flexible premium payments purchase a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit (subject to conditions set forth in the rider form) in addition to the whole life policy's base death benefit. The Combo Rider may also be used to accept 1035 exchange proceeds. For LP121, the Combo Rider is available for issue ages 18-64 in New York, 18-65 outside New York, for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The Combo Rider cannot be used in conjunction with the Enhanced Paid-Up Additions Rider, the Level Term Rider or a Premiums Paid in Advance Agreement.) Refer to the Combo Rider flyer (Form No. 0014849) on SecurityLink for further details. (Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF)

**Level Term Rider (LTR)** The expanded Level Term Rider (LTR) is a 10-, 15-, 20-, or 30-year level term rider that provides an additional death benefit. The LTR may be used in connection with the Enhanced PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection for a defined period at a cost-effective term rate; (2) Quickly develop cash value and death benefit protection. The LTR automatically renews each anniversary throughout the selected level policy years. LTR issue ages vary by product and state. (Note: The LTR cannot be used in conjunction with the Combo Rider.) Refer to the Level Term Rider flyer (Form No. 0014846) on SecurityLink for further details. (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF)

**Chronic Illness Accelerated Death Benefit Rider (CIBR)** The Chronic Illness Benefit Rider provides living benefits in the event the insured suffers from chronic illness (as defined in the rider). The CIBR permits the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose, including to help cover healthcare expenses. For LP121, this rider is available for issue ages 18-75 for all issue classifications through Table 4 (prior to any substandard table rating rules). Rider costs are deducted from benefits at the time of claim. There is no separate premium charge to add this rider. Eligibility requirements apply. Refer to the *Chronic Illness Benefit Rider flyer* (Form No. 0013069) on SecurityLink for further details. (Note: The CIBR is not available in CA.) (Rider Form Nos. IO-9335-NY-WL; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL.)

**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.**

*Note: Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment 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.*

**Terminal Illness Options Accelerated Benefit Rider (TIR)** This rider accelerates a portion of the death benefit, making cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75 percent of the life insurance proceeds payable at death (less a discount) up to \$500,000 per insured life. If this rider is exercised, the policy may remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest because benefits are paid prior to death. An administrative charge of \$250 may also be deducted upon exercising this rider. (It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.) For LP121, the TIR is available for issue ages 18-80. There is no separate premium charge to add this rider. (Rider Form Nos. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9337, IO-9107-CA-D.)

**Flexible Premium Deferred Annuity Rider (FPA)** This rider provides the means for guaranteed cash accumulation that can provide an income stream at retirement, guaranteed for life. Unscheduled contributions may be made to the FPA at any time (minimum of \$25 per year). Each contribution receives a guaranteed interest rate (then declared by the Company) for one year from the date of receipt. The contract may be converted to a guaranteed periodic income at any time (subject to surrender charges as specified in the rider). For LP121, the FPA is available up to the annuitant's age 80. (Rider Form Nos. IO-9347-NY; ICC13-IO9347; Series IO-9347, IO-9347-NF.)

**Disability Waiver of Premium (DWP)** The Disability Waiver of Premium provides the optional benefit to protect the policyowner and beneficiaries in the event of the insured's total disability (as defined in the rider). Should the insured become totally disabled, payment of the base plan and any benefit and/or rider premiums (excluding Flexible Premium Deferred Annuity Rider premiums) will be waived, subject to certain conditions. For the Enhanced PUAR, the DWP benefit includes the Scheduled Premiums and excludes any additional first-year premiums. For the Combo Rider, the cost of One-Year Term Additions will be waived. The policyowner may choose to make Combo Rider premium payments to purchase Paid-Up Additions during a period of disability. This benefit employs a definition of "total disability" allowing for a five-year "own occ" benefit. For LP121, the DWP is available for issue ages 18-55 for all issue classifications through Table 2. Premiums vary based on issue age, gender and issue classification. (Rider Form Nos. IO-9311-NF-NY Rev. 5/17; ICC17-IO9311; Series IO-9311, IO-9311-NF.)

**Accidental Death Benefit (ADB)** This optional benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the rider. There is an additional premium for this benefit. For LP121, the ADB is available for issue ages 18-60 for all issue classifications through Table 4. (Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF.)

**Premiums Paid in Advance<sup>†</sup> (PPIA)** This arrangement allows the policyowner (or policy applicant) to prepay a selected number of annual premiums at a discounted value of the premiums at an interest rate established periodically by the Company. The PPIA account balance is refundable upon the death of the named insured or upon termination of the PPIA agreement. The prepayment of premiums account generates taxable income to the policyowner each year. (Note: The PPIA arrangement cannot be used in conjunction with a policy with the Combo Rider.)

**Premium Service Agreement<sup>†</sup> (PSA)** This agreement allows the policyowner to deposit money into an account managed by the Company, which may be used to pay premiums, policy loans and/or interest on policy loans. The deposits earn interest and may be made on a regular basis using EFT, or any other payment basis. Deposits in the amounts of not less than twenty-five dollars (\$25.00) may be made into a Premium Service Fund. The Premium Service Fund earns interest on a yearly basis. This agreement may be useful for policyowners managing premium payments on more than one policy or for employers paying premiums on multiple policies.

*<sup>†</sup>Monies are placed in an interest-bearing account. A 1099-INT will be provided to the account owner and a copy mailed to or e-filed with the IRS reflecting the taxable interest paid during the calendar year.*

**Note: Riders and Benefits may vary by product and by jurisdiction and may not be available in all jurisdictions.**

*This publication is intended for general information purposes or to support the promotion or marketing of the Company's products and does not constitute legal or tax advice. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor.*

*This publication describes in general terms the features of the Security Designer WL4U2<sup>SM</sup> LP121, a whole life insurance policy. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Check the state approval grid on SecurityLink for availability. Product, features and benefits may not be available in all jurisdictions.*

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# LP100 Producer Summary

## Key Uses

- Survivor Protection
- Family Income Replacement
- Mortgage Protection/Acceleration
- Supplemental Funds for Retirement
- College Planning
- Business Needs
- Personal Banking

## Base Premiums

- Payable to Age 100

## Rate Bands

- \$25,000
- \$100,000
- \$500,000+

## Annual Policy Fee

- \$75.00 per year

## Premium Modes/Modal Factors

- Annual (1.0)
- Semiannual (.52)
- Quarterly (.265)
- Electronic Fund Transfer (EFT)  
Monthly (.086)

## Policy Loans

- Available anytime there is a loan value.
- The Variable Policy Loan Interest Rate is declared annually by the Board of Directors. (For current loan interest rates, refer to SecurityLink.)
- Advantage Loan Benefit: Starting in Policy Year 20, and in each policy year thereafter, the declared rate will be reduced by a set percentage. The reduction percentage is set at ½%.
- This is a non-direct recognition policy. Outstanding policy loans do not affect the dividend calculation or the resulting dividend.

## Dividend Options

- Cash
- Reduce Premiums
- Purchase Paid-Up Additions
- Accumulate at Interest
- Purchase One-Year Term Additions

**Security Designer WL4U2<sup>SM</sup> LP100** is our most versatile whole life insurance policy with a full complement of riders available to help meet a wide range of needs. This fixed-premium, participating whole life insurance policy paid up at age 100 offers guaranteed premiums, cash values and death benefits. LP100's premium builds a higher cash value accumulation to help meet living needs for business, personal banking, mortgage acceleration, college planning and retirement planning. Include the Enhanced PUA Rider or the Combo Rider to enrich both living and survivor benefits.

**Use LP100 when goals include survivor benefits with long-term cash value appreciation with dividends and access to living values.**

Issue Classifications	Issue Ages*	Minimum Face Amount
Preferred Plus Nonsmoker**	18 – 85	\$100,000
Preferred Nonsmoker**	18 – 85	\$100,000
Standard Nonsmoker	18 – 85	\$25,000
Preferred Smoker**	18 – 85	\$100,000
Standard Smoker	18 – 85	\$25,000
Juvenile Preferred	0 – 17	\$25,000
Special Classes (Table 2 -16)	--	--

\*Age Nearest Birthday

\*\*The face amount of the base WL4U2<sup>SM</sup> LP100 policy plus the Custom Term Rider or the Combo Rider must total at least \$100,000 for these classes to be available.

## Optional Riders and Benefits Summaries

**Enhanced Paid-Up Additions Rider (PUAR)** The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years. At any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply). In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium amount (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits. And the PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and make it up later during a two-year catch-up window. The PUAR can be used to accept one-time payments, including 1035 exchange proceeds. For LP100, the Enhanced PUAR is available for issue ages 0-85 for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The PUAR cannot be used in conjunction with the Combo Rider.) Refer to the PUAR flyer (Form No. 0014848) on SecurityLink for further details. (Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF.)

**Term and Paid-Up Additions Combination Rider (Combo Rider)** The Combo Rider's premium flexibility, together with its cash value growth potential, will be beneficial in accommodating those individuals whose cash flows are too varied or irregular for the traditional stand-alone paid-up additions rider and level term rider combinations. The Combo Rider's flexible premium payments purchase a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit (subject to conditions set forth in the rider form) in addition to the whole life policy's base death benefit. The Combo Rider may also be used to accept 1035 exchange proceeds. For LP100, the Combo Rider is available for issue ages 18-64 in New York, 18-65 outside New York, for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The Combo Rider cannot be used in conjunction with the Enhanced Paid-Up Additions Rider, the Level Term Rider, the Custom Term Rider or a Premiums Paid in Advance Agreement.) Refer to the Combo Rider flyer (Form No. 0014849) on SecurityLink for further details. (Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF.)

**Level Term Rider (LTR)** The expanded Level Term Rider (LTR) is a 10-, 15-, 20-, or 30-year level term rider that provides an additional death benefit. The LTR may be used in connection with the Enhanced PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection for a defined period at a cost-effective term rate; (2) Quickly develop cash value and death benefit protection. The LTR automatically renews each anniversary throughout the selected level policy years. (Note: The LTR may not be used with LP100 policies with the Custom Term Rider or the Combo Rider.) LTR issue ages vary by product and state. Refer to the Level Term Rider flyer (Form No. 0014846) on SecurityLink for further details. (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF.)

Continued on Reverse Side

**Custom Term Rider (CTR)** This valuable rider combines term life insurance with whole life insurance protection. The Custom Term Rider may be used to lower the premium outlay, thus offering a lower-premium alternative to a whole life plan. The CTR helps to provide level lifetime coverage based on current dividends and term life insurance charges. (*Dividends and term life insurance charges are not guaranteed and are subject to change.*) (Note: The CTR may not be used with LP100 policies with the Level Term Rider or the Combo Rider.) The CTR is available for issue ages 18-64 in New York, 18-85 outside New York, for all issue classifications through Table 8. The minimum CTR amount is \$50,000. Excess CTR premiums may be paid provided the insured is rated no higher than Table 2. (Rider Form Nos. IO-9318-NY; ICC09-IO9318; Series IO-9318, IO-9318-NF.)

**Chronic Illness Accelerated Death Benefit Rider (CIBR)** The Chronic Illness Benefit Rider provides living benefits in the event the insured suffers from chronic illness (as defined in the rider). The CIBR permits the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose, including to help cover healthcare expenses. For LP100, this rider is available for issue ages 16-75 for all issue classifications through Table 4 (prior to any substandard table rating rules). Rider costs are deducted from benefits at the time of claim. There is no separate premium charge to add this rider. Eligibility requirements apply. Refer to the Chronic Illness Benefit Rider flyer (Form No. 0013069) on SecurityLink for further details. (Note: The CIBR is not available in CA.) (Rider Form Nos. IO-9335-NY-WL; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL.)

**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.**

*Note: Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment 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.*

**Terminal Illness Options Accelerated Benefit Rider (TIR)** This rider accelerates a portion of the death benefit, making cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75 percent of the life insurance proceeds payable at death (less a discount) up to \$500,000 per insured life. If this rider is exercised, the policy may remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest because benefits are paid prior to death. An administrative charge of \$250 may also be deducted upon exercising this rider. (*It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.*) For LP100, the TIR is available for issue ages 0-85. There is no separate premium charge to add this rider. (Rider Form Nos. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9337, IO-9107-CA-D.)

**Flexible Premium Deferred Annuity Rider (FPA)** This rider provides the means for guaranteed cash accumulation that can provide an income stream at retirement, guaranteed for life. Unscheduled contributions may be made to the FPA at any time (minimum of \$25 per year). Each contribution receives a guaranteed interest rate (then declared by the Company) for one year from the date of receipt. The contract may be converted to a guaranteed periodic income at any time (*subject to surrender charges as specified in the rider*). For LP100, the FPA is available up to the annuitant's age 80. (Rider Form Nos. IO-9347-NY; ICC13-IO9347; Series IO-9347, IO-9347-NF.)

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 **WL4U2**  
LP100

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**Disability Waiver of Premium (DWP)** The Disability Waiver of Premium provides the optional benefit to protect the policyowner and beneficiaries in the event of the insured's total disability (as defined in the rider). Should the insured become totally disabled, payment of the base plan and any benefit and/or rider premiums (excluding Flexible Premium Deferred Annuity Rider premiums) will be waived, subject to certain conditions. For the Enhanced PUAR, the DWP benefit includes the Scheduled Premiums and excludes any additional first-year premiums. For the Combo Rider, the cost of One-Year Term Additions will be waived. The policyowner may choose to make Combo Rider premium payments to purchase Paid-Up Additions during a period of disability. This benefit employs a definition of "total disability" allowing for a five-year "own occ" benefit. For LP100, the DWP is available for issue ages 0-55 for all issue classifications through Table 2. Premiums vary based on issue age, gender and issue classification. (Rider Form Nos. IO-9311-NF-NY Rev. 5/17; ICC17-IO9311; Series IO-9311, IO-9311-NF.)

**Accidental Death Benefit (ADB)** This optional benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the rider. There is an additional premium for this benefit. For LP100, the ADB is available for issue ages 1-60 for all issue classifications through Table 4. (Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF.)

**Enhanced Guaranteed Insurability Option Rider (EGIO)** The EGIO allows the policyowner to purchase specific additional amounts of life insurance protection at predetermined future dates, without the need to provide further evidence of insurability. The additional coverage will be issued with the same issue classification (premium class) as the original policy. The EGIO is available for issue ages 0-45. Premium amounts vary by issue age, gender and benefit amount. Refer to the EGIO rider flyer (Form 0014847) on SecurityLink for further details. (Rider Form Nos. MK-3366 in NY; Series MK-3366.)

**Premiums Paid in Advance<sup>†</sup> (PPIA)** This arrangement allows the policyowner (or policy applicant) to prepay a selected number of annual premiums at a discounted value of the premiums at an interest rate established periodically by the Company. The PPIA account balance is refundable upon the death of the named insured or upon termination of the PPIA agreement. The prepayment of premiums account generates taxable income to the policyowner each year. (*Note: This arrangement is not available for policies with the Custom Term Rider or the Combo Rider.*)

**Premium Service Agreement<sup>†</sup> (PSA)** This agreement allows the policyowner to deposit money into an account managed by the Company, which may be used to pay premiums, policy loans and/or interest on policy loans. The deposits earn interest and may be made on a regular basis using EFT, or any other payment basis. Deposits in amounts of not less than twenty-five dollars (\$25.00) may be made into a Premium Service Fund. The Premium Service Fund earns interest on a yearly basis. This agreement may be useful for policyowners managing premium payments on more than one policy or for employers paying premiums on multiple policies.

*<sup>†</sup>Monies are placed in an interest-bearing account. A 1099-INT will be provided to the account owner and a copy mailed to or e-filed with the IRS reflecting the taxable interest paid during the calendar year.*

*Note: Riders and Benefits may vary by jurisdiction and may not be available in all jurisdictions.*

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*This publication describes in general terms the features of the Security Designer WL4U2<sup>SM</sup> LP100, a whole life insurance policy. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Check the state approval grid on SecurityLink for availability. Product, features and benefits may not be available in all jurisdictions.*

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# LP65 Producer Summary

## Key Uses

- Supplemental Funds for Retirement
- College Planning
- Business Continuation
- Executive Compensation

## Base Premiums

- Payable to Age 65

## Rate Bands

- \$100,000
- \$500,000+

## Annual Policy Fee

- \$75.00 per year

## Premium Modes/Modal Factors

- Annual (1.0)
- Semiannual (.52)
- Quarterly (.265)
- Electronic Fund Transfer (EFT)  
Monthly (.086)

## Policy Loans

- Available anytime there is a loan value.
- The Variable Policy Loan Interest Rate is declared annually by the Board of Directors. (For current loan interest rates, refer to SecurityLink.)
- Advantage Loan Benefit: Starting in Policy Year 20, and in each policy year thereafter, the declared rate will be reduced by a set percentage. The reduction percentage is set at 1/2%.
- This is a non-direct recognition policy. Outstanding policy loans do not affect the dividend calculation or the resulting dividend.

## Dividend Options

- Cash
- Reduce Premiums
- Purchase Paid-Up Additions
- Accumulate at Interest
- Purchase One-Year Term Additions

**Security Designer WL4U2<sup>SM</sup> LP65**, a cash value-focused, life paid-up at age 65 policy, offers guaranteed premiums, cash values and death benefits. LP65 serves business and retirement planning markets and those interested in taking advantage of both the insurance protection and the cash value accumulation elements of a whole life policy. LP65's higher premiums create a fully paid-up policy at age 65 with cash values available for executive compensation, non-qualified retirement planning and business continuation needs.

Use LP65 to build retirement values and provide protection.

Issue Classifications	Issue Ages*	Minimum Face Amount
Preferred Plus Nonsmoker	18 – 54	\$100,000
Preferred Nonsmoker	18 – 54	\$100,000
Standard Nonsmoker	18 – 54	\$100,000
Preferred Smoker	18 – 54	\$100,000
Standard Smoker	18 – 54	\$100,000
Special Classes (Table 2 -16)	--	--

\*Age Nearest Birthday

## Optional Riders and Benefits Summaries

**Enhanced Paid-Up Additions Rider (PUAR)** The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years. At any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply). In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium amount (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits. And the PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and make it up later during a two-year catch-up window. The PUAR can be used to accept one-time payments, including 1035 exchange proceeds. For LP65, the Enhanced PUAR is available for issue ages 18-54 for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The PUAR cannot be used in conjunction with the Combo Rider.) Refer to the PUAR flyer (Form No. 0014848) on SecurityLink for further details. (Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358: Series IO-9358-F, IO-9358-NF)

**Term and Paid-Up Additions Combination Rider (Combo Rider)** The Combo Rider's premium flexibility, together with its cash value growth potential, will be beneficial in accommodating those individuals whose cash flows are too varied or irregular for the traditional stand-alone paid-up additions rider and level term rider combinations. The Combo Rider's flexible premium payments purchase a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit (subject to conditions set forth in the rider form) in addition to the whole life policy's base death benefit. The Combo Rider may also be used to accept 1035 exchange proceeds. For LP65, the Combo Rider is available for issue ages 18-54 for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The Combo Rider cannot be used in conjunction with the Enhanced Paid-Up Additions Rider, the Level Term Rider or a Premiums Paid in Advance Agreement.) Refer to the Combo Rider flyer (Form No. 0014849) on SecurityLink for further details. (Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF)

**Level Term Rider (LTR)** The expanded Level Term Rider (LTR) is a 10-, 15-, 20-, or 30-year level term rider that provides an additional death benefit. The LTR may be used in connection with the Enhanced PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection for a defined period at a cost-effective term rate; (2) Quickly develop cash value and death benefit protection. The LTR automatically renews each anniversary throughout the selected level policy years. LTR issue ages vary by product and state. (Note: The LTR cannot be used in conjunction with the Combo Rider.) Refer to the Level Term Rider flyer (Form No. 0014846) on SecurityLink for further details. (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF)

**Chronic Illness Accelerated Death Benefit Rider (CIBR)** The Chronic Illness Benefit Rider provides living benefits in the event the insured suffers from chronic illness (as defined in the rider). The CIBR permits the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose, including to help cover healthcare expenses. For LP65, this rider is available for issue ages 18-54 for all issue classifications through Table 4 (prior to any substandard table rating rules). Rider costs are deducted from benefits at the time of claim. There is no separate premium charge to add this rider. Eligibility requirements apply. Refer to the *Chronic Illness Benefit Rider flyer (Form No. 0013069)* on SecurityLink for further details. (Note: The CIBR is not available in CA.) (Rider Form Nos. IO-9335-NY-WL; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL.)

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.

*Note: Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment 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.*

**Terminal Illness Options Accelerated Benefit Rider (TIR)** This rider accelerates a portion of the death benefit, making cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75 percent of the life insurance proceeds payable at death (less a discount) up to \$500,000 per insured life. If this rider is exercised, the policy may remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest because benefits are paid prior to death. An administrative charge of \$250 may also be deducted upon exercising this rider. (It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.) For LP65, the TIR is available for issue ages 18-54. There is no separate premium charge to add this rider. (Rider Form Nos. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9337, IO-9107-CA-D.)

**Flexible Premium Deferred Annuity Rider (FPA)** This rider provides the means for guaranteed cash accumulation that can provide an income stream at retirement, guaranteed for life. Unscheduled contributions may be made to the FPA at any time (minimum of \$25 per year). Each contribution receives a guaranteed interest rate (then declared by the Company) for one year from the date of receipt. The contract may be converted to a guaranteed periodic income at any time (subject to surrender charges as specified in the rider). For LP65, the FPA is available up to the annuitant's age 54. (Rider Form Nos. IO-9347-NY; ICC13-IO9347; Series IO-9347, IO-9347-NF)

**Disability Waiver of Premium (DWP)** The Disability Waiver of Premium provides the optional benefit to protect the policyowner and beneficiaries in the event of the insured's total disability (as defined in the rider). Should the insured become totally disabled, payment of the base plan and any benefit and/or rider premiums (excluding Flexible Premium Deferred Annuity Rider premiums) will be waived, subject to certain conditions. For the Enhanced PUAR, the DWP benefit includes the Scheduled Premiums and excludes any additional first-year premiums. For the Combo Rider, the cost of One-Year Term Additions will be waived. The policyowner may choose to make Combo Rider premium payments to purchase Paid-Up Additions during a period of disability. This benefit employs a definition of "total disability" allowing for a five-year "own occ" benefit. For LP65, the DWP is available for issue ages 18-54 for all issue classifications through Table 2. Premiums vary based on issue age, gender and issue classification. (Rider Form Nos. IO-9311-NF-NY Rev. 5/17; ICC17-IO9311; Series IO-9311, IO-9311-NF)

**Accidental Death Benefit (ADB)** This optional benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the rider. There is an additional premium for this benefit. For LP65, the ADB is available for issue ages 18-54 for all issue classifications through Table 4. (Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF)

**Premiums Paid in Advance<sup>1</sup> (PPIA)** This arrangement allows the policyowner (or policy applicant) to prepay a selected number of annual premiums at a discounted value of the premiums at an interest rate established periodically by the Company. The PPIA account balance is refundable upon the death of the named insured or upon termination of the PPIA agreement. The prepayment of premiums account generates taxable income to the policyowner each year. (Note: The PPIA arrangement cannot be used in conjunction with a policy with the Combo Rider)

**Premium Service Agreement<sup>1</sup> (PSA)** This agreement allows the policyowner to deposit money into an account managed by the Company, which may be used to pay premiums, policy loans and/or interest on policy loans. The deposits earn interest and may be made on a regular basis using EFT, or any other payment basis. Deposits in the amounts of not less than twenty-five dollars (\$25.00) may be made into a Premium Service Fund. The Premium Service Fund earns interest on a yearly basis. This agreement may be useful for policyowners managing premium payments on more than one policy or for employers paying premiums on multiple policies.

<sup>1</sup>Monies are placed in an interest-bearing account. A 1099-INT will be provided to the account owner and a copy mailed to or e-filed with the IRS reflecting the taxable interest paid during the calendar year.

**Note: Riders and Benefits may vary by product and by jurisdiction and may not be available in all jurisdictions.**

*This publication is intended for general information purposes or to support the promotion or marketing of the Company's products and does not constitute legal or tax advice. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor.*

*This publication describes in general terms the features of the Security Designer WL4U2<sup>SM</sup> LP65, a whole life insurance policy. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Check the state approval grid on SecurityLink for availability. Product, features and benefits may not be available in all jurisdictions.*

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The Company That Cares.®







# 10 PAY Producer Summary

## Key Uses

- Supplemental Funds for Retirement
- Affluent Savers
- College Planning
- Grandparent Gifting

## Base Premiums

- Payable 10 Years

## Rate Bands

- \$100,000
- \$500,000+

## Annual Policy Fee

- \$0 for issue ages 0-17
- \$75.00 per year for issue ages 18-80

## Premium Modes/Modal Factors

- Annual (1.0)
- Semiannual (.5050)
- Quarterly (.2525)
- Electronic Fund Transfer (EFT)  
Monthly (.0841)

## Policy Loans

- Available anytime there is a loan value.
- The Variable Policy Loan Interest Rate is declared annually by the Board of Directors. (For current loan interest rates, refer to SecurityLink.)
- Advantage Loan Benefit: Starting in Policy Year 20, and in each policy year thereafter, the declared rate will be reduced by a set percentage. The reduction percentage is set at 1/2%.
- This is a non-direct recognition policy. Outstanding policy loans do not affect the dividend calculation or the resulting dividend.

## Dividend Options

- Cash
- Reduce Premiums
- Purchase Paid-Up Additions
- Accumulate at Interest
- Purchase One-Year Term Additions

**Security Designer WL4U2<sup>SM</sup> 10 Pay** is a fixed-premium, participating whole life insurance policy paid up in 10 years with guaranteed premiums, cash values and death benefits. 10 Pay's high premium, high cash value, limited-pay design serves markets needing rapid cash value accumulation. Due to its quickly emerging cash values, 10 Pay will be beneficial for supplemental funds for retirement. In addition, the 10 Pay will appeal to those working with affluent savers, parents planning for college and grandparents seeking lifetime insurance benefits for their grandchildren.

Use WL4U2<sup>SM</sup> 10 Pay to quickly pay up lifetime protection and build cash value.

Issue Classifications	Issue Ages*	Minimum Face Amount
Preferred Plus Nonsmoker	18 – 80	\$100,000
Preferred Nonsmoker	18 – 80	\$100,000
Standard Nonsmoker	18 – 80	\$100,000
Preferred Smoker	18 – 80	\$100,000
Standard Smoker	18 – 80	\$100,000
Juvenile Preferred	0 – 17	\$100,000
Special Classes (Table 2 -16)	--	--

\*Age Nearest Birthday

## Optional Riders and Benefits Summaries

**Enhanced Paid-Up Additions Rider (PUAR)** The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years. At any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply). In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium amount (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits. And the PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and make it up later during a two-year catch-up window. The PUAR can be used to accept one-time payments, including 1035 exchange proceeds. For 10 Pay, the Enhanced PUAR is available for issue ages 0-80 for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The PUAR cannot be used in conjunction with the Combo Rider.) Refer to the PUAR flyer (Form No. 0014848) on SecurityLink for further details. (Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF)

**Term and Paid-Up Additions Combination Rider (Combo Rider)** The Combo Rider's premium flexibility, together with its cash value growth potential, will be beneficial in accommodating those individuals whose cash flows are too varied or irregular for the traditional stand-alone paid-up additions rider and level term rider combinations. The Combo Rider's flexible premium payments purchase a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit (subject to conditions set forth in the rider form) in addition to the whole life policy's base death benefit. The Combo Rider may also be used to accept 1035 exchange proceeds. For 10 PAY, the Combo Rider is available for issue ages 18-64 in New York, 18-65 outside New York, for all issue classifications through Table 2. Premium amounts vary by contract. (Note: The Combo Rider cannot be used in conjunction with the Enhanced Paid-Up Additions Rider, the Level Term Rider or a Premiums Paid in Advance Agreement.) Refer to the Combo Rider flyer (Form No. 0014849) on SecurityLink for further details. (Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF)

**Level Term Rider (LTR)** The Security Designer WL4U2 10 Pay offers a 10-year level term rider that provides an additional death benefit. The LTR may be used in connection with the Enhanced PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection for a defined period at a cost-effective term rate; (2) Quickly develop cash value and death benefit protection. For 10 Pay, the LTR is available for issue ages 18-70. (Note: The LTR cannot be used in conjunction with the Combo Rider.) Refer to the Level Term Rider flyer (Form No. 0014846) on SecurityLink for further details. (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF)

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## Optional Riders and Benefits Summaries (continued)

**Chronic Illness Accelerated Death Benefit Rider (CIBR)** The Chronic Illness Benefit Rider provides living benefits in the event the insured suffers from chronic illness (as defined in the rider). The CIBR permits the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose, including to help cover healthcare expenses. For 10 Pay, this rider is available for issue ages 16 -75 for all issue classifications through Table 4 (prior to any substandard table rating rules). Rider costs are deducted from benefits at the time of claim. There is no separate premium charge to add this rider. Eligibility requirements apply. Refer to the *Chronic Illness Benefit Rider flyer* (Form No. 0013069) on SecurityLink for further details. (Note: The CIBR is not available in CA.) (Rider Form Nos. IO-9335-NY-WL; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL.)

**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.**

*Note: Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment 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.*

**Terminal Illness Options Accelerated Benefit Rider (TIR)** This rider accelerates a portion of the death benefit, making cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75 percent of the life insurance proceeds payable at death (less a discount) up to \$500,000 per insured life. If this rider is exercised, the policy may remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest because benefits are paid prior to death. An administrative charge of \$250 may also be deducted upon exercising this rider. (It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.) For 10 Pay, the TIR is available for issue ages 0-80. There is no separate premium charge to add this rider. (Rider Form Nos. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9337, IO-9107-CA-D.)

**Flexible Premium Deferred Annuity Rider (FPA)** This rider provides the means for guaranteed cash accumulation that can provide an income stream at retirement, guaranteed for life. Unscheduled contributions may be made to the FPA at any time (minimum of \$25 per year). Each contribution receives a guaranteed interest rate (then declared by the Company) for one year from the date of receipt. The contract may be converted to a guaranteed periodic income at any time (subject to surrender charges as specified in the rider). For 10 Pay, the FPA is available up to the annuitant's age 80. (Rider Form Nos. IO-9347-NY; ICC13-IO9347; Series IO-9347, IO-9347-NE.)

**Disability Waiver of Premium (DWP)** The Disability Waiver of Premium provides the optional benefit to protect the policyowner and beneficiaries in the event of the insured's total disability (as defined in the rider). Should the insured become totally disabled, payment of the base plan and any benefit and/or rider premiums (excluding Flexible Premium Deferred Annuity Rider premiums) will be waived, subject to certain conditions. For the Enhanced PUAR, the DWP benefit includes the Scheduled Premiums and excludes any additional first-year premiums. For the Combo Rider, the cost of One-Year Term Additions will be waived. The policyowner may choose to make Combo Rider premium payments to purchase Paid-Up Additions during a period of disability. This benefit employs a definition of "total disability" allowing for a five-year "own occ" benefit. For 10 Pay, the DWP is available for issue ages 0-55 for all issue classifications through Table 2. Premiums vary based on issue age, gender and issue classification. (Rider Form Nos. IO-9311-NF-NY Rev. 5/17; ICC17-IO9311; Series IO-9311, IO-9311-NF.)

**Premiums Paid in Advance<sup>1</sup> (PPIA)** This arrangement allows the policyowner (or policy applicant) to prepay a selected number of annual premiums at a discounted value of the premiums at an interest rate established periodically by the Company. The PPIA account balance is refundable upon the death of the named insured or upon termination of the PPIA agreement. The prepayment of premiums account generates taxable income to the policyowner each year. (Note: The PPIA arrangement cannot be used in conjunction with a policy with the Combo Rider.)

**Premium Service Agreement<sup>1</sup> (PSA)** This agreement allows the policyowner to deposit money into an account managed by the Company, which may be used to pay premiums, policy loans and/or interest on policy loans. The deposits earn interest and may be made on a regular basis using EFT, or any other payment basis. Deposits in the amounts of not less than twenty-five dollars (\$25.00) may be made into a Premium Service Fund. The Premium Service Fund earns interest on a yearly basis. This agreement may be useful for policyowners managing premium payments on more than one policy or for employers paying premiums on multiple policies.

<sup>1</sup>Monies are placed in an interest-bearing account. A 1099-INT will be provided to the account owner and a copy mailed to or e-filed with the IRS reflecting the taxable interest paid during the calendar year.

**Note: Riders and Benefits may vary by product and by jurisdiction and may not be available in all jurisdictions.**

*This publication is intended for general information purposes or to support the promotion or marketing of the Company's products and does not constitute legal or tax advice. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor.*

*This publication describes in general terms the features of the Security Designer WL4U2<sup>SM</sup> 10 PAY, a whole life insurance policy. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Check the state approval grid on SecurityLink for availability. Product, features and benefits may not be available in all jurisdictions.*

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The Company That Cares.®



# Term and Paid-Up Additions Combination Rider (Combo Rider)

For Security Designer WL4U2<sup>SM</sup> Whole Life Insurance Policies

**Combo Rider** is a powerful tool that will help agents who favor whole life insurance and whole life-related concepts to reach even more clients. The Combo Rider helps accommodate those prospective clients whose cash flows are too varied or irregular for the traditional stand-alone paid-up additions rider and level term rider combinations. For example, the Combo Rider can benefit clients who would like to allocate a portion of an annual bonus or a portion of the proceeds from the sale of a home or business to a whole life insurance policy. A properly funded whole life policy with the Combo Rider can be effective in supplemental personal retirement planning, in building a Capitalized Whole Life<sup>SM</sup> policy, or in utilizing the Infinite Banking Concept<sup>®</sup> or Private Reserve Strategy<sup>SM</sup>.<sup>2</sup> The Combo Rider builds cash value and can add to the liquid cash reserve within the policy, thus increasing the policy's loan value.

The Combo Rider may be added to any product in the Security Designer WL4U2<sup>SM</sup> whole life insurance series. It is a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit (*subject to the conditions set forth in the rider form*)

in addition to the whole life policy's base death benefit. The rider amount is included in the death benefit when determining the policy's Modified Endowment Contract (MEC)<sup>3</sup> premium. The dividend option selected will apply to both the base policy and to the Combo Rider. In addition, there is a dividend option available exclusively for use on policies with the Combo Rider—the Term and PUA Combination Rider Dividend Option—designed to help pay for the cost of One-Year Term Additions and/or any Paid-Up Additions.

The Combo Rider's premium flexibility, together with its cash value growth potential, will be beneficial in accommodating anticipated funds from a maturing certificate of deposit, a planned bonus, a real estate transaction, the sale of a business, etc. The Combo Rider may also be used to accept 1035 exchange proceeds.



## Flexible Premium Payments

Payment of the first Planned Rider Premium is required. Subsequent rider premiums are flexible and can be made at any time and in any amount up to the Maximum Annual Premium Limit or until the rider becomes paid up or terminates. On each premium due date, the cost of One-Year Term Additions is due. Paid-Up Additions (if available) may be surrendered to cover part or all of the cost of One-Year Term Additions. If Paid-Up Additions are surrendered from the rider during the first seven years to pay the cost of One-Year Term Additions, the Combo Rider amount will not be reduced by such surrender. After the seventh policy year, the Combo Rider amount will be reduced when Paid-Up Additions are surrendered from the

rider to pay the cost of One-Year Term Additions. If multiple rider premium payments are made within a rider year, the sum cannot exceed the Maximum Annual Premium limit, unless required to pay the cost of One-Year Term Additions. As the Paid-Up Additions increase, the term portion of the Combo Rider is reduced to maintain the level rider face amount. The Combo Rider becomes paid up when Paid-Up Additions replace all of the One-Year Term Additions. For Security Designer WL4U2<sup>SM</sup> LP65 and Security Designer WL4U2<sup>SM</sup> 10 Pay, the One-Year Term additions terminate when the base policy becomes paid up.

## Applying Premium Payments to the Combo Rider

Combo Rider premium payments will be allocated as follows:

1. On a Planned Rider Premium due date:
  - Net rider premiums and any dividends, if applicable, are applied to pay the cost of One-Year Term Additions in the Combo Rider.
  - Any remaining net rider premium and dividends, if applicable, are then applied to purchase Paid-Up Additions.
2. Additional net rider premiums made during the year will be applied to purchase Paid-Up Additions.

If the cost of One-Year Term Additions is not paid when due, the applicable amount of Paid-Up Additions will be surrendered and the

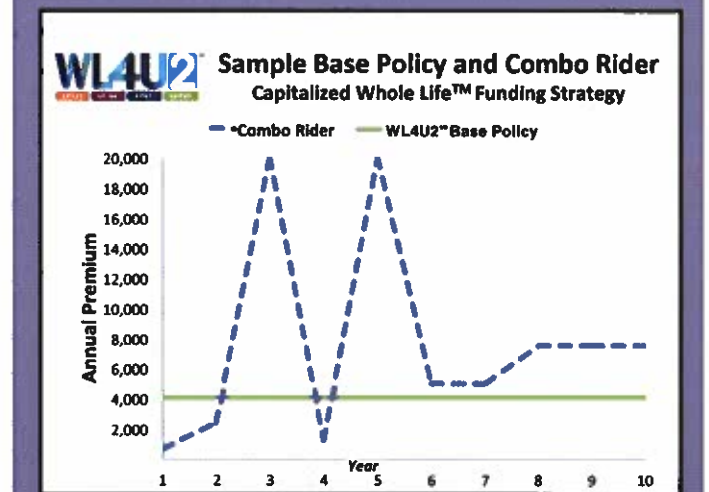
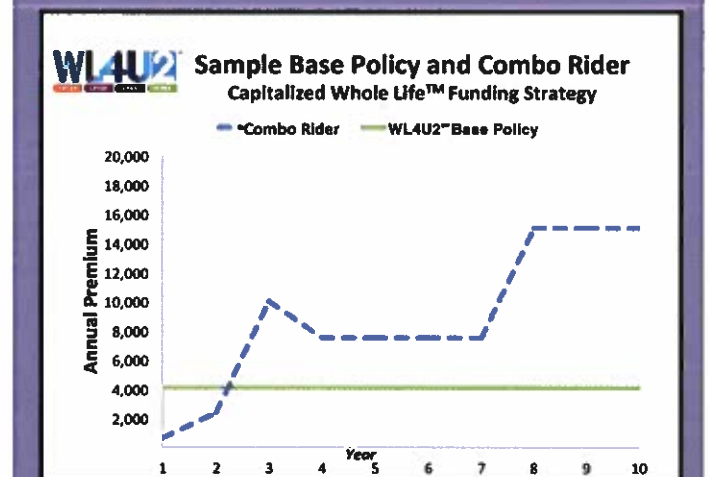
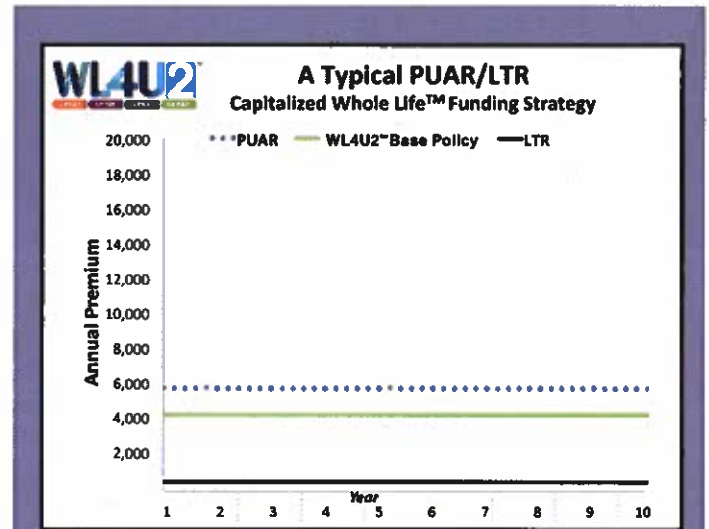
cash value will be applied to purchase One-Year Term Additions and the rider amount may be reduced. If the amount of Paid-Up Additions is not sufficient to cover the One-Year Term costs, a lesser amount of One-Year Term Additions will be purchased, and the reduced amount will become the Combo Rider amount. Further, if no Paid-Up Additions are available for surrender to cover the cost of the One-Year Term Additions, the rider will terminate. However, the cost of the One-Year Term Additions under this rider may be paid under the automatic payment provision of the policy if it has been elected, provided sufficient value exists.

# Capitalized Whole Life™ Funding Strategy Combo Rider vs. PUAR/LTR

The Combo Rider enables agents to design whole life insurance policies for clients who are specifically seeking to quickly build cash value and add survivor benefits. Sound familiar? Sounds just like the PUAR/LTR Capitalized Whole Life™ strategy, i.e., overfunding a whole life policy with a Paid-Up Additions Rider (PUAR) and often a Level Term Rider (LTR) while staying under the Modified Endowment Contract (MEC) premium. The PUAR/LTR Capitalized Whole Life™ strategy supplies rapid cash value growth in addition to its survivor benefits, so what is the difference with the Combo Rider?

**One Key Distinction:** Combo Rider allows for substantial funding flexibility. While, the PUAR/LTR strategy allows for some premium variability (i.e., the planned PUAR rider premium plus/minus 25%) and even permits policyowners to catch up missed PUAR premiums, the Combo Rider offers far more flexibility. The Combo Rider accepts payments up to \$250,000 (or the amount needed to pay up the rider, if less) in any year until the rider becomes paid up! This may be important when applying one-time payments with funds from the sale of a business or property or a maturing CD or bond. The Combo Rider creates an additional way to build a Capitalized Whole Life™ policy by accommodating clients' needs for premium flexibility. Of course, some limits apply, and it's important to be mindful of the MEC or "seven-pay" premium limits.

A WL4U2™ policy with the Combo Rider gives the policyowner the option to vary the amount and timing of premium payments and quickly generate cash value. Clients with unpredictable or inconsistent cash flow previously chose alternative flexible premium cash value products, even though whole life might have been their preferred option. Now, the Combo Rider can better serve clients needing funding flexibility. Those clients anticipating funds from the sale of a business or from downsizing their homes may be unsure of how much and when monies will be available. The Combo Rider approach to Capitalized Whole Life™ funding may be more suitable for those clients than the PUAR/LTR capitalization method. Combo Rider takes nothing away from the PUAR and LTR option; it simply affords greater flexibility to accept inconsistent cash flows. Refer to the examples at right.





**Combo Rider** is a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit in addition to the whole life policy's base death benefit. The seven-pay (MEC) premium is determined by the combined base and Combo Rider death benefits. Combo Rider premiums first pay for the cost of the One-Year Term Additions and then buy

Paid-Up Additions (PUA). The PUA cash value contributes to the policy's loan value, helping to capitalize the policy.

When is the Combo Rider preferred over the PUAR/LTR strategy? When premium flexibility is critical to best meet the client's needs, the Combo Rider works more effectively.



**Case Study 1:** A successful sales executive receives an annual bonus based in part on company performance. The amount of the bonus can vary substantially from year to year. Some years it may be as much as \$25,000, while in others it's as little as \$2,000 or even \$0! The Combo Rider can be structured with sufficient death benefit to accept these variations. The PUAR/LTR approach will be unable to accommodate such variations.

**Case Study 2:** A business owner nearing retirement plans to sell off the business over the next 36 to 48 months. The owner appreciates both the living and death benefits of a whole life policy. She'd like to use a whole life policy to accept some portion of the proceeds of the sale of the business. She has an idea of the amount of funds the sale will bring, yet the exact amounts and timing remain uncertain, and she is ready to acquire the life insurance now. A WL4U2<sup>SM</sup> policy with a Combo Rider can be designed to accept additional funds later, build some cash value now and build more later.



## PUAR/LTR Features vs. Combo Rider Features

	Capitalized Whole Life™ with PUAR/LTR	Capitalized Whole Life™ with the Combo Rider
Policy and Riders	Base Policy – Any Security Designer WL4U2 <sup>SM</sup> LP121, LP100, LP65 or 10 Pay Paid-Up Additions Rider – Paid-Up Additions; Level Term Rider (Optional)	Base Policy – Any Security Designer WL4U2 <sup>SM</sup> LP121, LP100, LP65 or 10 Pay Combo Rider – A Combination of One-Year Term Additions and Paid-Up Additions.
Death Benefit	PUAR premiums increase the total death benefit under the policy. Each PUAR premium payment buys more death benefit.	Combo Rider death benefit amount is designed to remain level but may decrease subject to the conditions set forth in the rider. Combo Rider premiums pay the cost of One-Year Term Additions, and any excess buys Paid-Up Additions. The OYT and PUA death benefits adjust with each premium payment, and the total Combo Rider death benefit remains level.
Cash Value	Increases with each PUAR premium payment. Amount of increase varies based on the premium. Adds to the policy's loan value.	Increases with each Combo Rider premium payment exceeding the cost of One-Year Term Additions. Amount of increase varies based on the premium. Adds to the policy's loan value.
Premiums	Scheduled PUAR premium. Additional premium in Year One accepted. In Years Two and later, Scheduled PUAR Premium payments can vary by plus or minus 25%. Skipping a premium opens a two-year window during which missed premiums can be made up.	Payment of the first Planned Rider Premium is required. Premiums are flexible after the initial payment. Must at least cover the cost of One-Year Term Additions or the death benefit may decrease.
Underwriting	Maximum net amount at risk based on maximum PUAR payments in years 1-10, including additional first-year and 1035 premiums.	Base plus Combo Rider determines requirements.

## Combo Rider Features

### Issue Ages:

- For Security Designer WL4U2<sup>SM</sup> LP121, LP100 and 10 Pay, issue ages 18-64 in New York; issue ages 18-65 outside New York (Age Nearest Birthday)
- For Security Designer WL4U2<sup>SM</sup> LP65, issue ages 18-54 (Age Nearest Birthday)

**Gender:** Male; Female

**Underwriting:** The Combo Rider is issued subject to satisfactory evidence of insurability at the same issue classifications as the base policy (excluding Juvenile Preferred); issuable through Table 2. The face amount of the base WL4U2<sup>SM</sup> LP100 policy plus the Combo Rider must total at least \$100,000 for Preferred Plus Nonsmoker, Preferred Nonsmoker or Preferred Smoker classes to be available.

**Minimum Combo Rider Amount:** \$50,000

**Maximum Combo Rider Amount:** 10 x Base Face Amount

**Planned Rider Premium Modes:** Annual, Semiannual, Quarterly, Electronic Fund Transfer (EFT) Monthly. Note: No modal factor applies to the Combo Rider premiums.

### Minimum Premium:

- Year 1 – Planned Rider Premium determined at policy issue.
- Years 2 and Later – None. Flexible premium payments may be made at any time up to the Maximum Annual Premium limit. The rider may terminate for insufficient value if premium payments are too low.

### Maximum Annual Premium is the Lesser of:

1. The amount needed to replace all of the One-Year Term Additions.
2. \$250,000/year.

**Premium Expense Charge:** The amount charged varies by rider duration. For Rider Year One, the expense charge is 8.00% of the Combo Rider Premium. For Rider Years Two and later, the expense charge is 7.00% of the Combo Rider Premium.

**Policy Fee:** None

**Conversion:** The One-Year Term insurance may be converted any time prior to age 65 provided the insured is not totally disabled (as defined in the policy). The new policy may be any individual permanent life or endowment policy form then regularly issued by the Company.

Satisfactory evidence of insurability may be required for policies that provide accelerated benefits. The new policy's face amount may not exceed the amount of One-Year Term Additions in force nor may it be less than the minimum issue amount for the policy selected. The issue class under the new policy will be substantially comparable to the class assigned to the Combo Rider being exchanged. Use caution when converting the One-Year Term insurance prior to the end of the seventh policy year. A death benefit reduction may result in the policy being reclassified as a MEC.

**Dividends:** The dividend option selected for the base policy also applies to the Combo Rider. The Paid-Up Additions purchased under this rider are eligible for dividends. The One-Year Term Additions purchased under this rider are not eligible for dividends. If the Term and Paid-Up Additions Combination Rider Dividend Option is elected, and the Combo Rider is not yet paid up, then all policy and rider dividends will be applied to the cost of One-Year Term Additions and/or any Paid-Up Additions. Once the rider becomes paid up, the dividend option will change to "Applied to Purchase Paid-Up Additional Whole Life Insurance." *Dividends are a return of premium and are not guaranteed.*

**Disability Waiver of Premium and the Combo Rider:** If the whole life policy includes the Disability Waiver of Premium Rider and the insured is deemed totally disabled as defined in the policy, the cost of One-Year Term Additions will be waived. Rider premium payments to purchase Paid-Up Additions may continue to be paid during a period of disability.

**Restrictions:** The Combo Rider cannot be used in conjunction with the Enhanced Paid-Up Additions Rider, the Level Term Rider, the Custom Term Rider or a Premiums Paid in Advance Agreement.

**Termination Date:** The Combo Rider terminates no later than when the base policy becomes paid up or the insured's age 80. The policyowner may terminate the Combo Rider at any time. However, terminating the Combo Rider prior to the end of the seventh policy year may cause the policy to become a MEC.



<sup>1</sup>The Infinite Banking Concept<sup>®</sup> is a registered trademark of Infinite Banking Concepts, LLC. Security Mutual Life Insurance Company of New York is independent of and is not affiliated with, sponsored by, or endorsed by Infinite Banking Concepts, LLC.

<sup>2</sup>Private Reserve Strategy<sup>™</sup> is a registered trademark of MoneyTrax, Inc. Security Mutual Life Insurance Company of New York is independent of and is not affiliated with, sponsored by, or endorsed by MoneyTrax, Inc.

<sup>3</sup>As defined in IRC Section 7702A, a Modified Endowment Contract, or a MEC, is a type of life insurance policy with premiums exceeding what is referred to as the seven-pay premium limit. Any distributions from a MEC prior to the insured's death are taxable on a last-in, first-out basis subject to any gain in the policy (i.e., the policy gain becomes distributed first). In addition, any taxable distributions will be subject to an additional 10% penalty tax when the policyowner is under 59½ years old, unless he/she is disabled. Death benefits from a MEC are generally received by the beneficiary on an income-tax free basis. Clients should make any decisions regarding the tax implications of this material in consultation with their independent tax and legal advisors. Neither Security Mutual nor its agents may provide tax or legal advice.

This publication describes in general terms the features of the Combo Rider designed for use with Security Designer WL4U2<sup>SM</sup> whole life insurance policies. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Product, features and benefits may not be available in all jurisdictions.

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Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF. For use with Policy Form Nos. 2112-NY-17CSO, ICC14-2112; Series 2112.



# The Enhanced Paid-Up Additions Rider

For Security Designer WL4U2<sup>SM</sup> Whole Life Insurance Policies



**T**he Enhanced Paid-Up Additions Rider (PUAR) may be added to any product in the Security Designer WL4U2<sup>SM</sup> whole life insurance series.

The Enhanced PUAR provides additional death benefit and enhances tax-deferred cash value growth. It may generate larger policy dividends (*dividends are a return of premium and are not guaranteed*), may create an increasing death benefit and may help shorten the out-of-pocket premium-paying period (i.e., to accelerate a premium offset).

Each Enhanced PUAR net premium paid:

- Purchases additional death benefit based on the net single premiums for the base whole life insurance policy. (PUAR purchases may impact underwriting requirements.)
- Creates cash value that is added to the base policy's cash value, building a liquid cash reserve within the policy and increasing the policy's loan value.

The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years. Any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply).

This adds greater flexibility to the whole life insurance policy by permitting the policy to be issued now and accepting more premium payments later. This benefit becomes especially helpful in accommodating anticipated funds from a maturing certificate of deposit, a planned bonus, a real estate transaction, the sale of a business, etc. The Enhanced PUAR may also be used to accept 1035 exchange proceeds. *Note: The additional first-year premium must be underwritten prior to issue. Premium received in this manner will not be covered by the Disability Waiver of Premium benefit.*

In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits.

(For Enhanced PUAR features, please see reverse side.)

# Flexibility with the Catch-Up Provision

The Enhanced PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and allows the policyowner the opportunity to “catch-up” a missed rider payment during a two-year window. If less than 75% of the Scheduled PUAR Premium is received on a rider premium due date, it is considered a missed payment and a two-year repayment window opens. During the two-year window, the policyowner may take one of the following courses of action:

1. The policyowner may catch up by paying the balance of any missed Scheduled PUAR Premium payment (i.e., the Scheduled PUAR Premium less the PUAR Premium paid) along with any other Scheduled PUAR Premium payments then due or overdue. This will close the two-year window, and future two-year window options will be available.

2. The policyowner may elect to pay at least the minimum PUAR Premium payments without catching up the missed Scheduled PUAR Premium payment. However, if the missed Scheduled PUAR Premium payment is not paid during the two-year window, the window closes and no subsequent windows will become available.

3. The policyowner may request a reduction in future Scheduled PUAR Premium payments without making up the missed rider premium payment. In this situation, no future two-year windows will be available.

If the policyowner does not choose one of these options after a missed Scheduled PUAR Premium payment, and the two-year window closes, no further rider premium payments will be accepted.

## Enhanced PUAR Features

**Issue Ages:** 0 – 85 (Age Nearest Birthday); subject to base policy availability

**Gender:** Male; Female

**Underwriting:** The Enhanced PUAR is issued subject to satisfactory review of evidence of insurability at the same issue classifications as the base policy; issuable through Table 2. Those insureds who are assessed a rating of Table 2 are allowed to purchase the Enhanced PUAR at standard rates. Underwriting requirements are determined at the time of application. Any additional first-year premium will be underwritten prior to issue.

**Minimum Annual Premium:** \$180 (not applicable during an open two-year catch-up rider premium payment window)

**Maximum Premium:** Subject to Home Office underwriting approval. Limitations apply.

**Premium Modes:** Annual, Semiannual, Quarterly, Electronic Fund Transfer (EFT) Monthly. *Note: No modal factor applies to the Enhanced PUAR premiums.*

**Number of Years Payable:** Single, one-time payment allowable or a selected number of years specified at issue.

**Catch-Up Window:** A two-year PUAR Premium repayment window will begin if less than 75% of the Scheduled PUAR Premium is received on a scheduled rider premium due date.

**Dividends:** The dividend option selected for the base policy also applies to the Enhanced PUAR. The Enhanced PUAR earns dividends along with the whole life insurance policy. *Dividends are a return of premium and are not guaranteed.*

This publication describes in general terms the features of the Enhanced Paid-Up Additions Rider designed for use with Security Designer WL4U2<sup>SM</sup> whole life insurance policies. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Product, features and benefits may not be available in all states.

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**Disability Waiver of Premium and the Enhanced PUAR:** If the whole life policy includes the Disability Waiver of Premium Rider and the insured is deemed totally disabled as defined in the rider, no Enhanced PUAR premium payments may be made during the period of continuous total disability because payments will be made in accordance with the rider terms. If Scheduled PUAR Premium payments are not being waived and the policyowner misses a Scheduled PUAR Premium payment, the Disability Waiver of Premium for the Enhanced PUAR will cease and cannot be reinstated. Any additional premium paid above the Scheduled Premium during the first year will not be covered by the Disability Waiver of Premium.

**Premium Expense Charge:** The amount charged varies by rider duration. For Rider Year One, the expense charge is 8.00% of the Enhanced PUAR Premium. For Rider Years Two and later, the expense charge is 7.00% of the Enhanced PUAR Premium.

**Restrictions:** The Enhanced PUAR cannot be used in conjunction with the Combo Rider.

For more information regarding the Enhanced PUAR or Security Designer WL4U2<sup>SM</sup> whole life insurance, including state availability, please consult the Product Information section of SecurityLink at [www.smlnyagent.com](http://www.smlnyagent.com) or contact the Marketing Department.



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

For use with Policy Form Nos. 2112-NY-17CSO; ICC14-2112; Series 2112.



# Level Term Rider

An Enhancement for Security Designer WL4U2<sup>SM</sup> Whole Life Insurance Policies



Security Mutual's *Level Term Rider (LTR)* for use with Security Designer WL4U2<sup>SM</sup> whole life insurance policies is a 10-, 15-, 20-, or 30-year level term rider that provides additional death benefit protection. (See chart on back for rider availability.) LTR premiums are guaranteed and remain level until final expiry. This rider automatically renews each anniversary throughout the selected level policy years, and the life insurance coverage expires at the end of the level period. Conversion options are available any time prior to the end of the selected level period but not after the insured's attained age of 75.

The LTR may be used in connection with the Enhanced Paid-Up Additions Rider (PUAR) to construct a policy with two goals:

1. Obtain increased life insurance protection for a defined period at a cost-effective term rate.
2. Quickly develop cash value and death benefit protection.

## The Level Term Rider

- Offers 10-, 15-, 20- & 30-year level term options depending on the policy selected and insured's age
- Adds Death Benefit Protection
- Offers Guaranteed Level Premiums
- Provides Options for Conversion
- Provides Flexibility You Can Choose

(For Level Term Rider (LTR) features, please see reverse side.)

# Level Term Rider (LTR) Features

## LTR Level Term Periods and Issue Ages

Level Term Period	LP121		LP100		LP65		10 Pay	
	Issue Ages*		Issue Ages*		Issue Ages*		Issue Ages*	
	NY	Outside NY	NY	Outside NY	NY	Outside NY	NY	Outside NY
10	18-70	18-70	18-70	18-70	18-54	18-54	18-70	18-70
15	18-65	18-55	18-65	18-55	18-50	18-50	N/A	N/A
20	18-60	18-50	18-60	18-50	18-45	18-45	N/A	N/A
30	18-50	18-30	18-50	18-30	18-35	18-30	N/A	N/A

\*Age Nearest Birthday

**Gender:** Male, Female

**Underwriting:** The LTR is issued subject to satisfactory review of evidence of insurability.

In general, minimum underwriting requirements for Security Designer WL4U2<sup>SM</sup> are determined based upon the combined death benefits of the base policy, any term rider (Level Term Rider or Custom Term Rider) and any Enhanced Paid-Up Additions Rider. The Agent Summary report produced by WinFlex shows the underwriting requirements for the specific case being illustrated.

**Minimum Rider Face Amount:** \$100,000

**Maximum Rider Face Amount:** 10 times the base policy face amount

**Premiums:** Guaranteed for the selected level period

**Premium Modes:** Annual, Semiannual, Quarterly, Electronic Fund Transfer (EFT) Monthly

**Renewability:** The LTR automatically renews each anniversary through the end of the selected level period. The LTR life insurance coverage expires at the end of the selected level period. This benefit must terminate no later than when the base policy becomes paid up.

**Convertibility:** The LTR can be converted any time prior to the end of the selected level period but not after the insured's attained age of 75. The LTR is convertible without evidence of insurability to any individual whole life or universal life insurance policy form then regularly issued by the Company (excluding policies and/or riders that provide for any benefits in the event of chronic illness or long-term care) for an amount up to the face amount of the rider. Additionally, the new policy's face amount may not be less than the minimum for the policy selected. The issue class under the new policy will be substantially comparable to the class assigned to the level term rider being exchanged.

**Cash Value:** None

**Disability Waiver of Premium and the LTR:** The inclusion of the Disability Waiver of Premium on the LTR is optional, though it must be included if selected for the base coverage.

**Restrictions:** LTR may not be used with Security Designer WL4U2<sup>SM</sup> LP100 policies with a Custom Term Rider. LTR cannot be used in conjunction with the Combo Rider.



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This publication describes in general terms the features of the Level Term Rider designed for use with Security Designer WL4U2<sup>SM</sup> whole life insurance policies. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Product, features and benefits may not be available in all states. For more information, consult the Product Information section of SecurityLink at <https://www.smlnyagent.com> or contact Security Mutual's Marketing Department.

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Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360-LTR, IO-9360-NF.

For use with Policy Form Nos. 2112-NY-17CSO; ICC14-2112; Series 2112.



# Chronic Illness Benefit Rider

## A Living Benefits Policy Enhancement from Security Mutual Life

Life insurance with living benefits helps provide security for life's unplanned events. Simply put, living benefits provide access to a portion of the policy's values, when needed, during the insured's lifetime.

Security Mutual's Chronic Illness Benefit Rider (CIBR) provides accelerated death benefits in the event of unexpected chronic illness. Chronic illness often comes with high expenses for treatment, medication and care. A family can face financial hardships when living with a chronic illness. The Chronic Illness Benefit Rider permits the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose, including to help cover health-care expenses.

### Key Benefits

- Provides access to a portion of the death benefit when the insured has a chronic illness.\*
- Rider costs deducted from benefits at the time of claim. *An administrative charge and an actuarial discount will be deducted from each Chronic Illness Accelerated Benefit requested. Benefit payments result in reduced death benefits and cash values.*
- Flexibility to select the amount of accelerated benefit needed, subject to rider limitations.

### How It Works

The Chronic Illness Benefit Rider is available to be included with the base life insurance policy at policy issue, after the base application, rider application and medical information have been reviewed. Applicants whose insurance age is 66 and over must undergo cognitive screening.

If the insured has a chronic illness, a Chronic Illness Benefit becomes available under the terms of the rider. An insured with chronic illness is expected to require continuous care for the remainder of life in an eligible facility or at home and:

- Is unable to perform (without Substantial Assistance from another) at least two of the six Activities of Daily Living—bathing, continence, dressing, eating, toileting and transferring—due to a loss of functional capacity; or
- Has a Severe Cognitive Impairment that requires Substantial Supervision by another person to protect himself or herself from threats to health and safety.

An accelerated benefit will be paid after medical verification and a continuous period of 90 days of chronic illness immediately preceding the date of payment. An accelerated benefit can be elected once every calendar year and will be paid as a single lump sum portion of the policy death benefits subject to Internal Revenue Code and rider limits.

IRC § 7702B (d)(4) shows the applicable maximum benefit for the calendar year. The limit is adjusted annually for the cost of living.

The maximum annual benefit for acceleration is set at 25 percent of the specified amount of a universal life insurance policy or 25 percent of the basic death benefit of a whole life insurance policy. The accelerated benefit will be reduced by an actuarial discount as prescribed by the rider, and an administrative charge will be deducted from each benefit payment made. The accelerated benefit payment will be reduced by a proportionate amount of the outstanding policy loan, if any, and the policy loan will be reduced by the same amount. Accelerated benefit payments can be made until such time that benefits are no longer available as stated in the rider.

The Chronic Illness Benefit Rider is a valuable living benefits feature that provides flexibility your clients can choose. It may offer your clients added financial security in the event of an unexpected chronic illness.

*\*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 advisor 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.*



Available For Use With

CUSTOMIZED  
**FlexUL**<sup>SM</sup>

**WL4U2**<sup>TM</sup>  
LP121 LP100 LP65 TO PAY



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(Chronic Illness Benefit Rider (CIBR) features continued on the reverse side of this document.)

# Chronic Illness Benefit Rider (CIBR) Features:

## Applicable Policies (Minimum Face Amount: \$50,000)

- Customized FlexUL<sup>SM</sup>  
(Policy Form Series 2117-NY; ICC19-2117; Series 2117)
- Security Designer WL4U2<sup>SM</sup>  
(Policy Form Series 2112-NY-17CSO; ICC14-2112; Series 2112)

## Issue Ages

16 – 75 (Age Nearest Birthday)

## Gender

Male and Female

## Underwriting Classes

Available for all issue classifications through Table 4 (prior to any substandard table rating rules), or Standard or better cases with a flat extra rating up to \$10.00 per thousand. *Consult the Underwriting Department for more information.*

## Underwriting Requirements

The applicant must submit a supplemental application when applying for the base policy, and will undergo a cognitive screening, when applicable. Applicants whose insurance age is 66 and over must undergo cognitive screening. If the rider is declined, the base policy may still be issued. The rider is available only at policy issue. It will be the responsibility of the agent to order the cognitive screen, if applicable, in addition to the normal age and face amount requirements. To set up the cognitive screen, please contact LifePlans at 800-544-4326.

## Cost

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.

## Accelerated Benefits under Chronic Illness Benefit Rider

Upon proof of chronic illness acceptable to the Company, the policyowner will be eligible to receive accelerated benefits as outlined below, subject to rider limitations:

- Prior to payment of a chronic illness accelerated benefit, the insured must be chronically ill for a continuous period of 90 days immediately preceding the date of payment.
- An accelerated benefit can be elected once every calendar year and will be paid as a single cash lump sum payment.
- Any premiums due for the policy must be paid prior to the claim election date; or if the policy is in its Grace Period, any overdue premium will be deducted from the net benefit.
- The maximum amount of the benefit payment is determined by IRC limits and rider limits.
- Benefit payments may be made only if the payments are subject to favorable tax treatment by the Federal Government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies from all carriers must be considered.
- Accelerated benefit payments will be limited so that a residual death benefit remains following a payment. The minimum residual death benefit is \$25,000.
- If the policyowner returns any net chronic illness accelerated benefit payment to the Company within 30 days of receipt of payment, the Company will void the claim election.
- Security Mutual limits the maximum cumulative accelerated benefits paid. The maximum benefit available may vary by state. In no event will the cumulative benefit paid exceed \$1,000,000.

## Contestability

The rider may be contested within two years of the rider issue date on material misrepresentations of base application and/or rider supplemental application responses. A new contestability period may apply to any increase in coverage amount that was subject to evidence of insurability.



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## Effects of Benefit Payment on the Policy

- The plan of insurance may not be changed while the insured is chronically ill, except as otherwise noted in the policy.
- Exercising benefits under the Terminal Illness Rider will terminate the Chronic Illness Benefit Rider.

## For Universal Life

- The payment of a net chronic illness accelerated benefit will reduce the specified amount of the policy. Pro-rata reductions will be made to premiums, accumulated value, cash value, cash value of any paid-up additions, dividend credits (if any) and outstanding loans of the policy in the same ratio as the reduction in specified amount.
- Monthly policy deductions and dividends (if any) following payment of an accelerated benefit will be as if the policy had been originally issued at the reduced amount.
- Increases in the specified amount and changes in the insurance amount option are not permitted after a chronic illness acceleration.
- Partial surrenders and loans will still be available.
- The policyowner may need to pay additional premiums to keep the policy in force.
- At the time the first net chronic illness accelerated benefit payment is made, any death benefit insurance amount option that is not Option A (specified amount) will be changed to Option A.

## For Whole Life

- The payment of a net chronic illness accelerated benefit will reduce the death benefit of the policy. Pro-rata reductions will be made to premiums, basic cash value, cash value of any paid-up additions, cash value of any paid-up insurance, dividend credits (if any) and outstanding loans of the policy in the same ratio as the reduction in basic death benefit.
- Future premiums and dividends thereafter will be as if the policy had been originally issued at the reduced amount.
- Policy loans will still be available.

## Not to be Marketed or Advertised as Long-Term Care Insurance

The Chronic Illness Benefit Rider is not, and should not be marketed as, long-term care insurance. It does not qualify for the New York State Long-Term Care Partnership program or similar programs in other states, 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 any insurance policy or coverage for chronic illness 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.

### Special Notice for New York State

Any advertising material must contain a statement in bold to the following effect:

**“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 New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy or rider.”**

For more information, consult the Product Information Section of SecurityLink or contact Security Mutual's Marketing Department.

This product description is not complete; exclusions and/or limitations apply. Product availability and features may vary by jurisdiction. Consult SecurityLink for state availability.

Rider Form Nos. IO-9334-NY, IO-9335-NY-WL; ICC12-IO9334, ICC14-IO9335-WL; Series IO-9334, IO-9335-WL, IO-9335-NF-WL.



CUSTOMIZED  
**FlexUL**<sup>SM</sup>  
 At-A-Glance

## Key Features:

### Premiums

- Flexible premiums can be increased, decreased, even stopped and restarted.

**Important:** Premium flexibility requires sufficient accumulated value to cover monthly deductions.

### Premium Levels

- The initial minimum premium is the five-year no-lapse guaranteed premium.

### Death Benefit Options

- A – Level (Specified Amount)
- B – Increasing (Specified Amount Plus Accumulated Value)
- C – Return of Premium (Specified Amount Plus Cumulative Premiums Paid Less Partial Surrenders)

### Life Insurance Qualification

- Guideline Premium
- Cash Value Accumulation Test

### Guaranteed Cash Value Interest Rate

- 3.0% – Current interest rates declared periodically by the Company's Board of Directors.

### Surrender Charge

- 20 Years

### Mortality

- Guarantees based on the 2017 CSO Mortality Table

### Percent of Premium Load

- Guaranteed – 8.0% of premium all years
- Current Non-Guaranteed – 6.0% of premium

### Policy Fees

- Guaranteed \$15/month
- Current Non-Guaranteed \$10/month

### Policy Load (Guaranteed)

- A monthly per-unit charge applies for the first 10 policy years (and 10 years following an increase in specified amount). The charge varies by issue age, gender and issue classification.

### Premium Modes

- Annual
- Semiannual
- Quarterly
- Electronic Fund Transfer (EFT) Monthly
- List Bill Monthly

### Riders/Benefits<sup>††</sup>

(See detailed descriptions on page 2)

- Guaranteed Purchase Offer Rider (GPO)\*
- Terminal Illness Rider\*
- Waiver of Monthly Deduction Amount
- Accidental Death Benefit
- Chronic Illness Benefit Rider\*†
- Overloan Protection Rider\*

\*There are no separate premium charges to add these riders, and there are no monthly deduction charges.

†For the Chronic Illness Benefit Rider, eligibility requirements apply.

††Rider availability varies by state.

The Security Mutual Life Customized FlexUL<sup>SM</sup> offers your clients security for a lifetime by providing flexible premium universal life insurance protection coupled with living benefits to help cover a variety of personal and business obligations. The Customized FlexUL policy may provide funds needed to handle survivor and lifetime needs such as income replacement, mortgage protection, funds for a college education or retirement income. Or your clients may have business concerns such as buy-sell planning, key person protection or executive benefit requirements. Customized FlexUL combines life insurance protection with flexibility to help your clients be better prepared for when life's events become planning needs for the future.

Issue Classification	Issue Ages*	Minimum Amount
Preferred Plus Nonsmoker	18 – 85	\$100,000
Preferred Nonsmoker	18 – 85	100,000
Standard Nonsmoker	18 – 85	25,000
Preferred Smoker	18 – 85	100,000
Standard Smoker	18 – 85	25,000
Composite	0 – 17	25,000

\*Age nearest birthday.

Special Classes (Tables 2 – 16) will be considered. Flat extra premiums may be added, if deemed appropriate. Occasional cigar smokers and/or clients taking medication for cholesterol may qualify for Preferred Plus, Preferred or Standard Nonsmoker classes.

## Policy Loans

- Available anytime there is a loan value.

Policy Loan Interest Rate and Net Cost of Borrowing			
Policy Year	Interest Rate Charged on Borrowed Funds	Interest Rate Credited to Borrowed Funds	Net Cost of Borrowing
1-10	5.00%	3.00%	2.00%
11-20	4.25%	3.00%	1.25%
21-30	4.00%	3.00%	1.00%
31 and later	3.00%	3.00%	0.00%

## Guaranteed Purchase Offer Rider (GPO)

Rider Form Nos. IO-9264 in NY; ICC08-IO9264; Series IO-9264.

The Guaranteed Purchase Offer Rider (GPO) can be elected at the time of purchase of a Customized FlexUL policy. It offers one option to purchase additional universal life insurance coverage within the first three policy years, prior to the third policy anniversary, without additional evidence of insurability. The additional coverage can be obtained without a medical exam or the need to answer medical questions. If elected, this valuable GPO rider provides the ability to purchase coverage despite any changes in insurability. When the rider is exercised, the additional coverage will be issued as a face increase on the original policy effective on the policy anniversary. The monthly deductions will increase at that time. The amount of additional insurance that can be purchased varies by policy anniversary as follows:

First Anniversary – \$100,000 to \$200,000  
Second Anniversary – \$100,000 to \$150,000  
Third Anniversary – \$100,000

This rider is available for issue ages 18–55; nonsmoker issue classes only. Available on policies with face amounts of \$200,000 or more. The charge for the GPO rider is included in the policy's base premium.

## Terminal Illness Options Accelerated Benefit Rider

Rider Form Nos. IO-9370-TIR500-NY; ICC16-IO9370;  
Series IO-9107-CA-D, IO-9337, IO-9370.

The Terminal Illness Rider makes cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75 percent of the life insurance proceeds payable at death (less a discount) up to \$500,000 per insured life. If this rider is exercised, the policy will remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest as benefits are paid prior to death. An administrative charge of \$250 may also be deducted from the amount requested upon electing this rider. *(It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.)* This rider is available for issue ages 0–85. The charge for this benefit is included in the policy's base premium.

## Waiver of Monthly Deduction Amount

Rider Form Nos. IO-4107-A-NF-NY Rev. 5/17; ICC17-IO4107-A; Series IO-4107-A, IO-4107-A-NF.

The Waiver of Monthly Deduction Amount provides the option to protect the policyowner and beneficiaries in the event of the insured's total disability. Should total disability occur prior to age 60 and last for six months or more in NY, DE, FL, ND, SD, USVI and prior to age 65 in all other states, all monthly deductions for the cost of insurance, any riders and administrative charges will be waived, allowing the policy to remain in force. This benefit is available for issue ages 0–55. There is an additional monthly deduction for this rider.

## Accidental Death Benefit

Rider Form Nos. IO-4106 in NY; Series IO-4106, IO-4106-A, IO-4106-C.

The Accidental Death Benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the policy. This benefit is available for issue ages 1–60. There is an additional monthly deduction for this benefit. The maximum benefit available is the lesser of \$250,000 or 1.5x the base policy's face amount.

## Chronic Illness Accelerated Death Benefit Rider (CIBR)\*

Rider Form Nos. IO-9334-NY; ICC12-IO9334; Series IO-9334.

This rider provides valuable access to death benefit proceeds should the insured face an unexpected chronic illness. Chronic illnesses often come with high expenses for treatment, medication and care. A person with a chronic illness may no longer be able to provide the same amount of income—or any income—to his or her family. The Chronic Illness Benefit Rider permits the policyowner to access the funds needed to help cover any needs during the insured's lifetime. **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. There is no separate premium charge to add this rider, and there are no monthly deduction charges. Eligibility requirements apply. This rider is available only at original policy issuance. Refer to the applicable Chronic Illness Benefit Rider flyer on SecurityLink for further details and state variations. This rider is not available in California.**

## Overloan Protection Rider (OPR)

Rider Form Nos. IO-9333-NY Rev, ICC15-IO9333, Series IO-9333.

The Overloan Protection Rider helps protect long-held policies from lapsing due to loan indebtedness. The OPR converts the policy to a paid-up policy and prevents the policy from lapsing even if the policy's cash surrender value is insufficient to cover monthly deduction charges. The OPR also helps the policyowner potentially avoid a large tax liability. In order to activate the OPR, the insured must have reached attained age 75 and the policy must have been in force for a minimum of 20 years. A one-time charge is applied upon activation, and other rider conditions apply. There is no separate premium charge to add this rider, and there are no monthly deduction charges.

For more information, consult the Product Information Section of SecurityLink at <http://www.smlnyagent.com> or contact Security Mutual's Marketing Department.

This product description is not complete; exclusions and/or limitations apply. Product availability and features may vary by state. Consult SecurityLink for state availability.

\*Note: Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment made under this rider may be taxable depending upon specific facts and circumstances. Accordingly, the policyowner should consult with his or her tax advisor to determine the tax consequences before requesting the payment of an accelerated benefit under the rider. Receipt of accelerated death benefits may affect eligibility for public assistance program.

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Policy Forms Nos. 2117-NY; ICC19-2117; Series 2117

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# AT-A-GLANCE

Security Mutual's LT Security Plus 2 level term life insurance offers families and businesses a cost-effective solution for their temporary life insurance needs. LT Security Plus 2 offers a broad range of renewable and convertible term life insurance plans with guaranteed rates and four level-period options of 10, 15, 20 and 30 years. Conversion provisions within the policy and an Enhanced Conversion Rider featuring guaranteed insurability options help provide *Flexibility Your Clients Can Choose*.

LT Security Plus 2 offers excellent conversion options without additional evidence of insurability, and with the Enhanced Conversion Rider, term life insurance coverage may be restored upon conversion. This optional benefit ensures that term life insurance benefits may be maintained to help supplement the permanent insurance when your clients' needs may be greater, such as when a family is growing, during mortgage-paying years or when a business is just getting started.

## Applications

- Survivor Protection
- Family Income Replacement
- Mortgage Protection
- Education Funding
- Key-Person Insurance

Level Period	Issue Ages
10-Year Level Term	18 – 74 in NY 18 – 75 outside NY
15-Year Level Term	18 – 70
20-Year Level Term	18 – 65
30-Year Level Term	18 – 50

## Issue Classifications – Male and Female

- Preferred Plus Nonsmoker
- Preferred Nonsmoker
- Standard Plus Nonsmoker
- Standard Nonsmoker
- Preferred Smoker
- Standard Smoker
- Special Issue Classes (2 – 16)

*Note: Underwriting guidelines are available via SecurityLink. Case-specific underwriting requirements may be found in the "Agent Use Only" report available in the term quotation software.*

## Minimum Face Amount

- \$100,000

## Two Rate Bands for Each Level Period

- \$100,000 - \$499,999
- \$500,000+

## Premiums

- Premiums are guaranteed. Premiums during each level period vary by issue age, gender and risk class. The same ultimate Renewable Term rates apply for all level periods.
- Rates apply at the expiry of the level period and remain in place until final expiry.
- Renewable to age 90.

# LT SECURITY PLUS 2<sup>SM</sup>

**10 • 15 • 20 • 30 year guaranteed level-premium term life insurance**

Premium Modes	Modal Factors*
Annual	1.00
Semi-Annual	0.53
Quarterly	0.27
List Bill Monthly	0.09
EFT Monthly	0.09

*\*Multiply modal premium factor by annual premium to determine modal premium. When paying premiums on a mode other than the Annual mode, the policyowner incurs an additional cost that varies based on the premium mode chosen.*

## Policy Fee

- \$75 per year, payable in all policy years (non-commissionable)

## Conversion

- May convert policy to any individual whole life or universal life insurance policy form regularly issued by the Company (excluding policies and/or riders that provide for any benefits in the event of chronic illness or long-term care).
- No evidence of insurability required.
- May convert at any time prior to the expiration of the level period, but not later than age 75.
- Rates for the new policy are based on the insured's attained age (original issue age may be used if converted within first five policy years).

*Note: See Field Bulletin 0014912 for details on how to add the Chronic Illness Accelerated Death Benefit Rider at the time of conversion.*

*(For Riders and Benefits, see reverse side)*



## Riders and Benefits

### Enhanced Conversion Rider (ECR)

Rider Form Nos. IO-9328 in NY; ICC11-109328; Series IO-9328, IO-9328-G, IO-9328-NF.

The Enhanced Conversion Rider (ECR) works together with the conversion privilege of the LT Security Plus 2 policy to add options to purchase additional term life insurance following a conversion during the first six policy years. Three option periods are shown in the rider. Option periods are within policy years 1-2, 3-4 and 5-6. An ECR option becomes operative coincident with a conversion or partial conversion during an option period. No evidence of insurability is required at the time the ECR option is elected. The maximum amount of term life insurance available for purchase during each option period is limited to the lesser of (1) 50% of the term policy's face amount prior to conversion or (2) the amount of term insurance then being converted. The restored term coverage is purchased at the same policy premium rates as those applicable to the original term policy. The additional term insurance purchased will have the same initial expiry date, final expiry date and final conversion date as the original term policy. ECR benefits expire at the end of the final conversion option or when the policy terminates, if earlier. The ECR is available to issue ages 18-60. A level per-unit premium is charged for the rider from issue. ECR premium rates vary based on age, gender, risk classification and the base policy's face amount. The ECR is not available for rated policies or policies with a flat extra premium charge.

*Note: Refer to the LT Security Plus 2 Rate Guide on SecurityLink for further details.*

### Disability Waiver of Premium (PW)

Rider Form Nos. IO-9275-NF-NY Rev. 5/17; ICC17-109275; Series IO-9275, IO-9275-NF.

The Disability Waiver of Premium (PW) provides that in the event of total disability prior to age 60 in DE, FL, ND, NY, SD, and VI, and 65 in all other states, the Company will waive the premium for the base plan, benefit premiums and any other rider premiums to the extent allowed under the terms of the rider. Disabilities occurring between attained ages 60 to 65 in states other than those specifically listed above will have premiums waived to attained age 65. A two-year "own occupation" definition of total disability applies during the first 24 months of disability and "any occupation" thereafter. The PW is available for issue ages 18-55 for issue classifications through Table 2. Premiums vary by issue age, gender, issue classification and level period. Premiums are level during the level period and increasing thereafter.

*Note: For policies with both PW and ECR, the ECR terminates on the date the insured becomes totally disabled.*

### Accidental Death Benefit (ADB)

Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-109357-ADB; Series MK-2915-B, MK-2915-BF.

The Accidental Death Benefit (ADB) provides a specified death benefit amount in addition to the policy's basic death benefit if the insured dies as a result of an accident, as defined in the policy. The ADB is available for issue ages 20-60 for all issue classifications through Table 4. Premiums for the ADB vary by age and generally increase annually. The maximum ADB amount is two times the base policy face amount, not to exceed \$250,000.

### Terminal Illness Options Accelerated Benefit

Rider (TIR) Form Nos. IO-9370-TIR500-NY; ICC16-109370; Series IO-9370, IO-9107-D, IO-9337.

The Terminal Illness Rider (TIR) permits the policyowner to access a portion of the life insurance proceeds during the insured's lifetime in the event that the insured is diagnosed as terminally ill (life expectancy of 12 months or less). The amount available varies by state, but may be as much as 75% (not to exceed \$500,000 per insured life) of the life insurance proceeds payable upon death. The TIR is available for all issue ages and issue classifications (including rated classes) for which the LT Security Plus 2 may be issued. There is no separate premium charge to add this rider. *The income tax treatment of accelerated benefit payments is governed by IRC 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 advisor to determine the tax consequences before requesting the payment of an accelerated benefit under this rider. Note: Receipt of accelerated death benefits may affect eligibility for public assistance programs.*

### For More Information

For further information regarding LT Security Plus 2, please consult the Product Info section of SecurityLink or contact Security Mutual's Marketing Department at 855-861-1584.

**LT SECURITY**  
**PLUS** 

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Product availability and features may vary by state. Consult SecurityLink for state availability. For agent use only. This is not marketing material for the general public and cannot be used in soliciting sales from the public. No third party may rely on this information.

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# LT SECURITY PLUS

## *LT SECURITY PLUS 2 RATE GUIDE*

10 • 15 • 20 • 30 year guaranteed  
level-premium term life insurance



## LT Security Plus 2

Security Mutual's LT Security Plus 2 Series—10-, 15-, 20-, and 30-Year Level Term Life Insurance—has fully guaranteed rates, no illustrations required. Company-approved illustration software provides quotations based solely on guaranteed premiums.

### Product Description

LT Security Plus 2 offers a broad range of renewable and convertible term life insurance plans with four level-period options of 10, 15, 20, and 30 years. The level period for a given policy is selected prior to issue. At the expiration of the level period, ultimate guaranteed annual renewable term rates apply until final expiry.

### Policy Specifications

#### Premiums

- Premiums are guaranteed. Premium rates during the 10-, 15-, 20-, or 30-year level period vary by issue age, gender and risk class. The same ultimate Annual Renewable Term (ART) rates apply for all level periods.
- ART rates apply at the expiry of the level period and remain in place until final expiry.
- Renewable to age 90.

#### Issue Ages (Age Nearest Birthday)

10-Year Level Term:	18-74 in New York 18-75 outside New York
15-Year Level Term:	18-70
20-Year Level Term:	18-65
30-Year Level Term:	18-50

#### Death Benefit

Death benefit remains level and is payable in a lump sum, or installments, if elected. Death benefit is payable due to death from any cause, except suicide, within the first two policy years. However, the Company may contest the policy for two years from the date of policy issue for material misrepresentations or omissions in the application.

### Issue Classifications

- Male and Female (No Unisex)
- Preferred Plus Nonsmoker (PPNS), Preferred Nonsmoker (PNS), Standard Plus Nonsmoker (SPNS), Standard Nonsmoker (SNS), Preferred Smoker (PSM) and Standard Smoker (SSM)
- Special Issue Classes (2-16)

*Note: Underwriting guidelines are available via SecurityLink. Case-specific underwriting requirements may be found in the "Agent Use Only" report available in the term quotation software.*

### Rated Class Issues

Substandard table ratings may be applied only to Standard Nonsmoker and Standard Smoker risk classes.

### Conversion

LT Security Plus 2 is convertible, without evidence of insurability, to any individual whole life or universal life insurance policy form regularly issued by the Company, excluding any policy and/or rider form offering chronic illness or terminal illness benefits. The policyowner may convert any amount up to the face amount of the term life policy. The term life policy's face amount remaining after conversion may not be less than \$100,000. The converted amount must equal or exceed the minimum face amount required for the new whole life or universal life policy selected.

The policyowner may elect to convert at any time prior to the end of the expiration of the level period, but not later than age 75, provided the policy is in force and premiums are not being waived by the Company.

Level Period	Final Conversion Date	Not Later Than
10-Year	End of Policy Year 10	Age 75
15-Year	End of Policy Year 15	Age 75
20-Year	End of Policy Year 20	Age 75
30-Year	End of Policy Year 30	Age 75

Premium rates on the new policy will generally be based on the insured's attained age at the time of conversion unless an original issue age exchange is requested within the first five policy years.

The risk class under the new policy will be substantially comparable to the class assigned to the term policy being exchanged. The policyowner can, in accordance with the terms of the policy, execute either an original issue age or an attained age conversion within the first five policy years. After the fifth policy year, only attained age conversions will be allowed.

### Adding the Chronic Illness Accelerated Death Benefit Rider<sup>1</sup> at the Time of Conversion (Addition of CIBR is Subject to Underwriting)

When converting the LT Security Plus 2 policy, a Chronic Illness Benefit Rider (CIBR) may be added to a whole life or universal life policy subject to availability and certain conditions and requirements (See Field Bulletin 0014912 for full details).

- Satisfactory review and approval of a completed CIBR supplemental application;
- Conversion must occur within five years of the term policy's effective date;
- Insured's attained age must be 70 or less;
- Applicants ages 66-70 must undergo cognitive screening administered by LifePlans. Agents must arrange for the screen, when applicable (LifePlans (800)544-4326);
- Insured's premium class may be any class through Table 4 prior to any substandard table ratings rules or must be rated Standard or a better risk classification with a flat extra rating, if any, no higher than \$10.00 per thousand;
- The Terminal Illness Options Accelerated Benefit Rider must be included in the new policy.



## Face Amount

Minimum: \$100,000

## Two Rate Bands for Each Level Period

\$100,000 - \$499,999

\$500,000+

## Policy Fee

\$75 per year, payable in all policy years (non-commissionable)

## Premium Modes and Modal Factors

Multiply modal premium factor by annual premium to determine modal premium.

Annual	1.00
Semi-Annual	0.53
Quarterly	0.27
List Bill Monthly	0.09
EFT Monthly	0.09

The policyowner incurs an additional cost when paying premiums on a mode other than the Annual mode that varies based on the premium mode chosen. Some states, in an effort to quantify these additional costs and disclose them in a uniform manner, have encouraged the use of an equivalent "Annual Percentage Rate" (APR). The APR equivalents for this policy are shown below.

Mode	APR
Semi-Annual	25.53%
Quarterly	21.54%
List Bill Monthly	17.18%
EFT Monthly	17.18%

The policyowner has the right to change payment modes subject to the terms of the policy and established Company procedures.

## Riders/Optional Benefits

Enhanced Conversion Rider (ECR), Disability Waiver of Premium (PW), Accidental Death Benefit (ADB) and Terminal Illness Options Accelerated Benefit Rider (TIR). For quotation purposes, riders may be added only at issue. Any rider transaction is subject to the terms and conditions of the policy and applicable rider.

## Enhanced Conversion Rider (ECR)

Wider Form Nos. 10-9328 in NY; ICC11-109328; Series 10-9328, 10-9328-G; 10-9328-NF.

The Enhanced Conversion Rider (ECR) works together with the conversion privilege of the base LT Security Plus 2 policy to add options to purchase additional term life insurance following a conversion during the first six policy years. In general, the conversion privilege in the LT Security Plus 2 policy allows the policyowner to purchase a whole life or universal life insurance policy, without evidence of insurability, in an amount up to the face amount of the term life policy. As part of the conversion transaction, the term life insurance death benefit reduces by the amount of permanent life insurance purchased, i.e., by the amount of term coverage converted. The ECR gives the policyowner an option to purchase more term life insurance to replace the converted amount and to increase the overall death protection available to the policyowner. No evidence of insurability is required at the time the ECR option is elected.

## Here's How it Works:

1. The policyowner converts a portion of the term life insurance protection to permanent life insurance (i.e., whole life or universal life) according to the policy terms.
2. The face amount of the term policy reduces by the amount converted under the conversion privilege. The term insurance amount remaining after a conversion is the term face amount prior to conversion less the amount converted.
3. If the conversion occurs during the first six policy years, and the policy contains an Enhanced Conversion Rider, the policyowner has the option to restore some, or all, of the term amount converted, during specific option periods and subject to rider limitations. Only one ECR option may be exercised in an option period. The three option periods are:
  - Option Period 1: Policy Years 1-2
  - Option Period 2: Policy Years 3-4
  - Option Period 3: Policy Years 5-6
4. The maximum amount of term life insurance available under each ECR option cannot exceed the lesser of (1) 50% of the term policy's face amount prior to conversion or (2) the amount of term insurance then being converted.
  - Available for issue ages 18-60.
  - The rider may be included with the policy ONLY at time of issue (cannot be added to the term life policy after the base policy is issued).
  - Not available for rated policies or policies with a flat extra premium charge.
  - No evidence of insurability required at the time of the ECR election.
  - Medical underwriting requirements are based on the ultimate face amount, including future increases associated with the Enhanced Conversion Rider (ECR). By taking full advantage of the ECR options, the resulting total death benefit on the insured is increased to 2.5 times the term policy's original face amount.

*For example, a term policy with the ECR and a \$1 million face amount allows for converting \$500,000 at three separate times resulting in a total death benefit of \$2,500,000 comprised of the three \$500,000 policies (whole life or universal life) plus the original \$1 million term policy. Thus, evidence of insurability for a \$1 million term life application, with the ECR option, would be based on a face amount of \$2,500,000. This means that at the time of initial underwriting, medical requirements would be based on the ultimate face amount of \$2,500,000.*

- If the rider is not exercised in an option period, it does not affect subsequent option periods. However, option amounts are not cumulative.
- The ECR requires payment of a level per unit premium. ECR premiums are charged from issue. Upon conversion, the premium band for the remaining base term policy will remain at the same level as prior to conversion. In other words, there is no change to the term rate band based on the new term face amount.
- ECR premium rates vary based on age, gender, risk classification and the base policy's face amount.
- The restored term coverage is purchased at the same policy premium rates as the original policy with the same expiration date as the original term policy.

### Enhanced Conversion Rider (ECR) - continued

- Exercising a conversion within a year after exercising the ECR may affect the conversion credits applied to the conversion.
- The rider ends upon the occurrence of one of the following:
  - ❖ The date when the policy ends.
  - ❖ The 6th policy anniversary date.
  - ❖ The date the insured becomes totally disabled and a Disability Waiver of Premium rider is attached to the base policy.
  - ❖ The due date of any premium which has not been paid by the end of the grace period.
  - ❖ The date when the owner submits a written request to terminate.
  - ❖ The date a claim under an accelerated benefit rider is paid.

### Disability Waiver of Premium (PW)

*Rider Form Nos. IO-9275-NF-NY Rev. 5/17; ICC17-109275; Series IO-9275, IO-9275-NF.*

The Disability Waiver of Premium provides that, in the event of total disability prior to age 60 in DE, FL, ND, NY, SD and USVI, and 66 outside DE, FL, ND, NY, SD and USVI, the Company will waive the premium for the base plan, benefit premiums and any other rider premiums. Disabilities occurring between attained ages 60 to 64 outside NY will have premiums waived to attained age 65.

If, on the Final Conversion Date, the insured is totally disabled and the premiums on this policy are being waived, the Company will convert this policy to a whole life or comparable plan. This policy must be surrendered before the conversion can occur. The new policy will be issued at the insured's attained age, unless conversion is made within five years of the Policy Date on an original age basis. The new policy will contain a Waiver of Premium Benefit. This benefit will provide that the premium under the new policy will be waived so long as the total disability continues for which premiums were waived under this policy.

- Available for Issue Ages 18–55.
- Two-year "own-occ" definition of total disability during the first 24 months of disability and "any occupation" thereafter.
- Benefit terminates at Age 60 in DE, FL, ND, NY, SD and USVI, and 65 outside NY.
- Premiums vary by issue age, gender, risk class and level period (Refer to the quotation software for waiver of premium rates.)
- Premiums are level during the level period and increasing thereafter.
- Not available if the insured is rated above Table 2.

### Accidental Death Benefit (ADB)

*Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-109357-ADB; Series MK-2915-B, MK-2915-BF.*

Provides a specified death benefit amount in addition to the policy's basic death benefit if the insured dies as a result of an accident, as defined in the policy.

- Available for Issue Ages 20–60.
- Maximum—lesser of \$250,000 or 2 times the base policy face amount.
- Benefit terminates at Age 70.
- Premiums vary by age and generally increase annually.
- Not available if insured is rated above Table 4.

### Terminal Illness Options Accelerated Benefit Rider (TIR)<sup>1</sup>

*Rider Form Nos. IO-9370-TIR500-NY; ICC16-109370; Series IO-9370, IO-9107-D, IO-9337.*

This rider permits the policyowner to access a portion of the life insurance proceeds during the insured's lifetime in the event that the insured is diagnosed as terminally ill (life expectancy of 12 months or less). The amount available varies by state, but may be as much as 75% (not to exceed \$500,000 per insured life) of the life insurance proceeds payable upon death.

- Available for all issue ages and risk classifications (including rated classes) for which the LT Security Plus 2 may be issued.
- There is no separate premium charge to add this rider.

### Product Availability

Please consult SecurityLink's Product Information section for state availability and the Agent Tools section for the latest version of quotation software or contact Security Mutual's Marketing Department at (855) 861-1584.





## 10-Year Level Term with Full Guarantee

For Face Amount of \$100,000 - \$499,999

Annual Premium Rates Per \$1,000 - Policy Years 1-10\* - Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
19	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
20	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
21	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
22	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
23	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
24	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
25	0.23	0.33	0.56	0.70	1.39	1.63	0.19	0.27	0.37	0.47	0.88	1.03
26	0.23	0.33	0.56	0.70	1.40	1.63	0.19	0.27	0.37	0.47	0.89	1.04
27	0.23	0.33	0.56	0.70	1.40	1.63	0.19	0.27	0.37	0.47	0.90	1.05
28	0.23	0.33	0.56	0.70	1.43	1.63	0.19	0.27	0.37	0.48	0.92	1.06
29	0.23	0.33	0.56	0.70	1.43	1.64	0.19	0.27	0.37	0.48	0.92	1.08
30	0.23	0.33	0.56	0.70	1.45	1.66	0.19	0.27	0.37	0.48	0.94	1.11
31	0.23	0.33	0.56	0.70	1.46	1.67	0.19	0.27	0.38	0.49	0.96	1.13
32	0.23	0.33	0.56	0.70	1.47	1.69	0.19	0.27	0.38	0.49	0.97	1.14
33	0.23	0.33	0.56	0.70	1.48	1.70	0.19	0.27	0.38	0.49	1.02	1.16
34	0.23	0.33	0.56	0.70	1.51	1.71	0.19	0.27	0.38	0.49	1.04	1.20
35	0.23	0.33	0.56	0.70	1.56	1.74	0.19	0.27	0.38	0.49	1.11	1.26
36	0.26	0.37	0.60	0.74	1.64	1.86	0.22	0.30	0.41	0.52	1.17	1.33
37	0.28	0.39	0.66	0.82	1.75	2.00	0.23	0.33	0.43	0.54	1.24	1.45
38	0.32	0.43	0.74	0.91	1.89	2.20	0.27	0.37	0.46	0.56	1.35	1.58
39	0.37	0.50	0.80	1.00	2.06	2.45	0.31	0.42	0.48	0.60	1.47	1.74
40	0.43	0.56	0.87	1.09	2.25	2.73	0.34	0.47	0.52	0.65	1.61	1.90
41	0.47	0.63	0.95	1.18	2.46	3.06	0.37	0.54	0.58	0.69	1.76	2.13
42	0.53	0.69	1.01	1.26	2.71	3.43	0.40	0.57	0.62	0.73	1.95	2.35
43	0.59	0.77	1.09	1.34	2.99	3.83	0.43	0.63	0.67	0.75	2.16	2.61
44	0.67	0.87	1.18	1.46	3.27	4.26	0.47	0.68	0.72	0.79	2.37	2.88
45	0.73	0.95	1.27	1.56	3.59	4.73	0.52	0.74	0.77	0.85	2.59	3.18
46	0.77	1.04	1.36	1.69	3.92	5.13	0.54	0.78	0.84	0.95	2.79	3.41
47	0.83	1.15	1.48	1.83	4.28	5.56	0.58	0.86	0.93	1.11	2.99	3.67
48	0.91	1.25	1.63	2.02	4.68	6.02	0.63	0.92	1.03	1.24	3.19	3.91
49	0.97	1.38	1.78	2.20	5.10	6.49	0.69	0.98	1.11	1.36	3.38	4.18
50	1.07	1.49	1.96	2.43	5.56	7.00	0.74	1.06	1.23	1.47	3.60	4.46
51	1.19	1.63	2.17	2.67	6.05	7.49	0.78	1.16	1.31	1.58	3.85	4.74
52	1.32	1.76	2.40	2.96	6.56	8.04	0.85	1.24	1.38	1.70	4.10	5.06
53	1.49	1.93	2.68	3.31	7.12	8.64	0.90	1.35	1.47	1.80	4.36	5.39
54	1.69	2.14	3.04	3.76	7.78	9.34	1.01	1.45	1.58	1.90	4.63	5.75
55	1.89	2.39	3.47	4.29	8.49	10.16	1.08	1.56	1.72	2.11	4.93	6.16
56	2.07	2.62	3.85	4.74	9.19	11.00	1.22	1.70	1.89	2.33	5.23	6.69
57	2.27	2.88	4.27	5.26	9.97	11.94	1.39	1.92	2.17	2.66	5.68	7.35
58	2.51	3.21	4.75	5.86	10.84	13.05	1.58	2.25	2.52	3.11	6.40	8.22
59	2.79	3.61	5.29	6.51	11.82	14.29	1.83	2.68	3.02	3.73	7.38	9.36
60	3.13	4.09	5.83	7.18	12.91	15.68	2.12	3.28	3.64	4.50	8.69	10.82
61	3.50	4.65	6.40	7.87	14.11	17.22	2.46	3.82	4.18	5.15	9.81	12.28
62	3.96	5.28	7.02	8.62	15.46	18.95	2.88	4.35	4.71	5.78	10.91	13.73
63	4.46	6.01	7.64	9.40	16.93	20.84	3.36	4.88	5.27	6.43	12.01	15.17
64	5.00	6.85	8.34	10.25	18.60	22.95	3.93	5.42	5.84	7.05	13.09	16.61
65	5.62	7.78	9.04	11.12	20.48	25.25	4.54	5.99	6.42	7.69	14.17	18.04
66	6.47	8.81	9.98	12.29	22.79	28.05	5.02	6.43	6.84	8.08	15.03	19.29
67	7.54	9.75	10.81	13.30	25.45	31.17	5.35	6.72	7.11	8.25	15.68	20.32
68	8.83	10.60	11.53	14.19	28.49	34.64	5.51	6.93	7.30	8.38	16.13	21.14
69	10.41	11.37	12.26	14.90	32.04	38.47	5.61	7.03	7.41	8.53	16.42	21.79
70	12.29	13.03	13.64	15.43	36.22	42.65	5.71	7.21	7.58	10.08	16.59	22.29
71	12.80	16.34	20.13	24.77	41.93	47.11	6.39	8.11	10.45	12.87	21.07	25.89
72	13.58	18.55	21.88	26.94	49.03	55.09	7.38	9.31	11.04	13.60	23.07	28.34
73	15.44	21.03	24.24	29.82	51.39	57.74	8.65	10.79	12.05	14.32	25.07	30.81
74	17.63	23.83	27.03	33.26	53.58	60.20	10.30	12.62	13.80	15.29	27.07	33.28
75*	20.21	26.97	30.16	37.11	55.50	62.37	12.47	14.97	15.28	16.16	29.00	35.64

\* Rates for policy years 11 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.

\* Issue Age 75 is unavailable in New York State.

## 10-Year Level Term with Full Guarantee

For Face Amount of \$500,000+

Annual Premium Rates Per \$1,000 • Policy Years 1-10\* • Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
19	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
20	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
21	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
22	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
23	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
24	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
25	0.18	0.27	0.41	0.48	1.16	1.40	0.14	0.20	0.34	0.39	0.73	0.90
26	0.18	0.27	0.41	0.48	1.16	1.41	0.14	0.20	0.34	0.39	0.74	0.91
27	0.18	0.28	0.41	0.48	1.16	1.42	0.14	0.20	0.34	0.39	0.75	0.93
28	0.19	0.28	0.41	0.48	1.18	1.44	0.15	0.21	0.34	0.39	0.76	0.95
29	0.19	0.29	0.41	0.48	1.19	1.46	0.15	0.21	0.34	0.39	0.77	0.97
30	0.19	0.29	0.41	0.48	1.20	1.49	0.15	0.21	0.35	0.41	0.78	0.99
31	0.19	0.29	0.41	0.48	1.21	1.51	0.15	0.21	0.35	0.41	0.80	1.02
32	0.20	0.30	0.41	0.48	1.22	1.54	0.15	0.22	0.35	0.41	0.81	1.04
33	0.20	0.30	0.41	0.48	1.22	1.56	0.16	0.22	0.35	0.41	0.84	1.07
34	0.21	0.31	0.41	0.48	1.25	1.59	0.16	0.23	0.35	0.41	0.87	1.13
35	0.21	0.31	0.44	0.52	1.30	1.64	0.16	0.23	0.37	0.43	0.92	1.18
36	0.22	0.33	0.47	0.56	1.36	1.72	0.17	0.25	0.40	0.47	0.97	1.24
37	0.24	0.35	0.51	0.59	1.46	1.83	0.19	0.27	0.42	0.50	1.03	1.33
38	0.25	0.37	0.54	0.63	1.57	1.98	0.20	0.29	0.45	0.54	1.13	1.43
39	0.27	0.39	0.57	0.67	1.72	2.17	0.21	0.31	0.47	0.58	1.22	1.54
40	0.27	0.42	0.62	0.71	1.88	2.40	0.23	0.33	0.48	0.59	1.34	1.68
41	0.31	0.47	0.68	0.79	2.06	2.65	0.27	0.39	0.53	0.64	1.48	1.83
42	0.35	0.53	0.75	0.88	2.27	2.93	0.31	0.44	0.59	0.69	1.64	2.00
43	0.39	0.58	0.81	0.96	2.50	3.23	0.34	0.50	0.64	0.73	1.81	2.20
44	0.43	0.63	0.87	1.05	2.75	3.55	0.38	0.56	0.70	0.78	1.99	2.41
45	0.49	0.68	0.93	1.15	3.01	3.89	0.43	0.59	0.74	0.82	2.17	2.62
46	0.56	0.76	1.04	1.29	3.28	4.25	0.48	0.64	0.83	0.94	2.35	2.83
47	0.62	0.83	1.15	1.43	3.61	4.63	0.53	0.70	0.92	1.07	2.51	3.06
48	0.69	0.91	1.26	1.56	3.94	5.05	0.59	0.75	1.01	1.19	2.68	3.28
49	0.75	0.98	1.37	1.70	4.29	5.48	0.64	0.81	1.10	1.31	2.86	3.53
50	0.83	1.04	1.47	1.84	4.69	5.94	0.67	0.86	1.21	1.41	3.04	3.79
51	0.96	1.15	1.63	2.05	5.10	6.41	0.74	0.95	1.29	1.52	3.25	4.05
52	1.09	1.27	1.80	2.26	5.53	6.91	0.82	1.05	1.37	1.63	3.46	4.36
53	1.22	1.38	1.96	2.46	6.01	7.47	0.89	1.14	1.45	1.73	3.68	4.67
54	1.34	1.49	2.12	2.67	6.57	8.14	0.97	1.23	1.53	1.84	3.92	5.01
55	1.49	1.59	2.28	2.87	7.18	8.90	1.02	1.34	1.63	1.97	4.17	5.40
56	1.70	1.86	2.60	3.23	7.82	9.63	1.14	1.48	1.82	2.20	4.45	5.87
57	1.91	2.13	2.91	3.59	8.55	10.47	1.25	1.63	2.01	2.43	4.87	6.45
58	2.12	2.39	3.23	3.96	9.35	11.44	1.37	1.77	2.19	2.66	5.52	7.22
59	2.33	2.66	3.54	4.32	10.27	12.56	1.49	1.92	2.38	2.89	6.41	8.22
60	2.52	2.92	3.86	4.68	11.28	13.79	1.61	2.06	2.58	3.11	7.60	9.52
61	2.92	3.45	4.49	5.43	12.41	15.15	1.84	2.34	2.94	3.50	8.63	10.81
62	3.32	3.99	5.12	6.18	13.69	16.70	2.07	2.63	3.31	3.90	9.67	12.10
63	3.73	4.52	5.74	6.94	15.10	18.38	2.29	2.91	3.67	4.29	10.71	13.38
64	4.13	5.06	6.37	7.69	16.71	20.26	2.52	3.20	4.04	4.68	11.76	14.66
65	4.53	5.60	7.01	8.44	18.52	22.31	2.74	3.49	4.40	5.06	12.82	15.96
66	5.11	6.49	8.12	9.66	20.63	24.78	3.16	3.95	5.01	5.85	13.60	17.05
67	5.69	7.38	9.23	10.88	23.02	27.56	3.58	4.42	5.63	6.64	14.18	17.96
68	6.27	8.27	10.35	12.10	25.77	30.61	4.00	4.88	6.24	7.42	14.59	18.68
69	6.85	9.16	11.46	13.32	28.97	34.00	4.41	5.35	6.86	8.21	14.85	19.26
70	7.42	10.06	12.57	14.54	32.75	37.69	4.80	5.84	7.45	9.07	15.02	19.71
71	8.96	11.84	14.98	17.75	37.92	46.74	5.87	7.14	8.98	10.44	19.05	22.89
72	10.50	13.62	17.38	20.96	44.34	54.64	6.93	8.44	10.51	11.81	20.88	25.04
73	12.05	15.41	19.79	24.17	46.46	57.26	8.00	9.73	12.03	13.17	22.68	27.23
74	13.59	17.19	22.19	27.38	48.45	59.71	9.07	11.03	13.56	14.54	24.49	29.41
75*	15.12	18.99	24.58	30.58	50.18	61.85	10.12	12.35	15.07	15.92	26.24	31.50

\* Rates for policy years 11 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.

\* Issue Age 75 is unavailable in New York State.



## 15-Year Level Term with Full Guarantee

For Face Amount of \$100,000 - \$499,999

Annual Premium Rates Per \$1,000 - Policy Years 1-15\* - Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
19	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
20	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
21	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
22	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
23	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
24	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
25	0.38	0.54	0.65	0.81	1.51	2.21	0.32	0.46	0.50	0.57	0.96	1.36
26	0.38	0.54	0.67	0.83	1.53	2.21	0.32	0.46	0.50	0.59	0.98	1.38
27	0.38	0.54	0.69	0.85	1.56	2.21	0.32	0.46	0.50	0.59	1.01	1.40
28	0.38	0.54	0.70	0.87	1.62	2.22	0.32	0.46	0.51	0.61	1.05	1.44
29	0.38	0.54	0.74	0.91	1.67	2.26	0.32	0.46	0.52	0.65	1.08	1.48
30	0.38	0.54	0.75	0.93	1.72	2.29	0.32	0.46	0.53	0.66	1.14	1.54
31	0.38	0.54	0.76	0.94	1.78	2.34	0.32	0.46	0.54	0.67	1.21	1.63
32	0.38	0.54	0.78	0.97	1.88	2.40	0.32	0.46	0.55	0.68	1.30	1.72
33	0.38	0.54	0.79	0.99	1.96	2.48	0.32	0.46	0.56	0.69	1.40	1.85
34	0.38	0.54	0.82	1.03	2.08	2.57	0.32	0.46	0.57	0.72	1.50	1.98
35	0.38	0.54	0.87	1.08	2.23	2.68	0.32	0.46	0.60	0.75	1.62	2.10
36	0.42	0.58	0.91	1.13	2.35	2.84	0.35	0.50	0.64	0.79	1.70	2.22
37	0.46	0.64	0.95	1.20	2.48	3.03	0.39	0.55	0.69	0.85	1.80	2.34
38	0.51	0.71	1.03	1.29	2.66	3.24	0.43	0.59	0.74	0.92	1.92	2.48
39	0.57	0.77	1.11	1.38	2.86	3.50	0.48	0.66	0.78	0.98	2.05	2.65
40	0.65	0.87	1.22	1.52	3.12	3.80	0.56	0.74	0.85	1.06	2.21	2.85
41	0.73	0.95	1.32	1.64	3.42	4.17	0.61	0.80	0.88	1.10	2.39	3.09
42	0.81	1.06	1.43	1.78	3.76	4.59	0.69	0.91	0.97	1.14	2.61	3.36
43	0.93	1.17	1.58	1.96	4.14	5.03	0.76	0.99	1.05	1.21	2.84	3.66
44	1.03	1.28	1.74	2.16	4.50	5.50	0.80	1.08	1.13	1.29	3.08	3.98
45	1.17	1.42	1.89	2.35	4.87	5.98	0.89	1.18	1.25	1.41	3.33	4.30
46	1.29	1.56	2.05	2.55	5.42	6.56	0.95	1.30	1.37	1.58	3.64	4.69
47	1.42	1.72	2.21	2.76	6.00	7.15	1.03	1.40	1.50	1.78	3.97	5.06
48	1.54	1.88	2.39	2.99	6.63	7.79	1.14	1.52	1.64	1.98	4.33	5.43
49	1.69	2.03	2.60	3.23	7.29	8.46	1.25	1.69	1.82	2.22	4.73	5.81
50	1.82	2.19	2.84	3.55	7.99	9.18	1.37	1.87	2.03	2.51	5.14	6.18
51	1.97	2.40	3.10	3.85	8.77	9.95	1.49	2.02	2.26	2.81	5.61	6.58
52	2.14	2.65	3.39	4.20	9.61	10.79	1.60	2.19	2.53	3.15	6.10	7.02
53	2.32	2.89	3.71	4.62	10.55	11.69	1.71	2.38	2.84	3.53	6.64	7.53
54	2.59	3.20	4.09	5.10	11.59	12.67	1.87	2.55	3.13	3.90	7.21	8.08
55	2.86	3.55	4.53	5.64	12.73	13.73	2.02	2.73	3.46	4.31	7.82	8.68
56	3.11	3.84	4.96	6.17	13.68	14.81	2.15	2.88	3.69	4.59	8.36	9.31
57	3.41	4.17	5.34	6.64	14.83	16.06	2.27	3.01	3.88	4.83	8.93	9.94
58	3.82	4.64	5.88	7.32	16.25	17.56	2.48	3.20	4.10	5.11	9.52	10.58
59	4.30	5.20	6.43	7.99	17.96	19.36	2.73	3.40	4.28	5.33	10.09	11.20
60	4.86	5.85	6.99	8.69	19.96	21.54	2.96	3.60	4.40	5.49	10.66	11.87
61	5.47	6.56	7.65	9.51	22.06	23.83	3.25	3.96	4.57	5.69	11.40	13.33
62	6.10	7.34	8.53	10.60	24.15	26.11	3.66	4.43	5.18	6.45	12.74	14.80
63	6.73	8.16	9.71	12.08	26.19	28.38	4.18	4.93	5.86	7.28	13.99	16.34
64	7.37	9.02	11.28	14.03	28.18	30.63	4.87	5.59	6.50	8.07	15.37	18.02
65	8.00	9.90	13.23	16.43	30.16	32.88	5.71	6.60	7.51	9.33	17.12	19.68
66	10.40	12.73	13.87	17.26	30.54	39.92	5.84	6.85	8.76	10.89	17.69	21.64
67	11.56	14.41	15.50	18.93	33.18	44.36	6.32	7.54	9.69	12.06	18.45	23.92
68	12.88	16.33	17.41	20.79	36.13	48.33	6.93	8.30	11.32	14.08	20.44	26.48
69	14.40	18.51	19.87	24.12	40.53	54.17	7.64	9.27	12.91	16.06	22.60	29.27
70	16.01	21.07	22.36	26.43	47.88	63.94	8.48	10.44	13.89	17.28	24.58	31.85

\* Rates for policy years 16 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.

## 15-Year Level Term with Full Guarantee

For Face Amount of \$500,000+  
Annual Premium Rates Per \$1,000 • Policy Years 1-15\* • Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
19	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
20	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
21	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
22	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
23	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
24	0.27	0.40	0.55	0.67	1.27	1.73	0.23	0.32	0.45	0.55	0.81	1.06
25	0.27	0.41	0.56	0.68	1.27	1.73	0.23	0.33	0.46	0.56	0.81	1.06
26	0.27	0.41	0.56	0.68	1.28	1.73	0.23	0.33	0.46	0.57	0.82	1.08
27	0.27	0.41	0.56	0.68	1.30	1.73	0.23	0.33	0.46	0.58	0.84	1.10
28	0.27	0.41	0.56	0.68	1.32	1.74	0.23	0.33	0.46	0.58	0.87	1.14
29	0.27	0.41	0.56	0.68	1.36	1.78	0.23	0.33	0.46	0.59	0.89	1.17
30	0.27	0.41	0.56	0.72	1.39	1.81	0.23	0.33	0.49	0.60	0.93	1.22
31	0.27	0.42	0.57	0.73	1.43	1.86	0.23	0.34	0.49	0.61	0.97	1.29
32	0.27	0.42	0.59	0.75	1.49	1.91	0.23	0.34	0.49	0.62	1.03	1.37
33	0.27	0.43	0.60	0.76	1.54	1.97	0.23	0.35	0.49	0.62	1.10	1.47
34	0.27	0.43	0.60	0.77	1.63	2.05	0.23	0.35	0.49	0.63	1.17	1.57
35	0.32	0.44	0.60	0.77	1.73	2.15	0.25	0.36	0.53	0.64	1.25	1.69
36	0.34	0.47	0.65	0.84	1.82	2.30	0.27	0.39	0.56	0.69	1.33	1.79
37	0.36	0.49	0.70	0.90	1.95	2.48	0.30	0.42	0.60	0.74	1.42	1.92
38	0.38	0.52	0.74	0.97	2.11	2.68	0.32	0.45	0.63	0.79	1.52	2.05
39	0.40	0.54	0.79	1.03	2.27	2.92	0.34	0.48	0.66	0.85	1.63	2.21
40	0.43	0.56	0.84	1.10	2.49	3.20	0.38	0.51	0.68	0.88	1.76	2.40
41	0.50	0.64	0.92	1.19	2.75	3.53	0.42	0.56	0.76	0.95	1.92	2.62
42	0.56	0.72	1.00	1.29	3.04	3.93	0.46	0.60	0.84	1.03	2.11	2.87
43	0.63	0.80	1.08	1.38	3.37	4.35	0.50	0.65	0.93	1.10	2.30	3.16
44	0.70	0.89	1.16	1.47	3.69	4.78	0.55	0.70	1.01	1.18	2.52	3.46
45	0.78	0.95	1.25	1.58	4.02	5.26	0.58	0.76	1.07	1.27	2.75	3.79
46	0.87	1.08	1.40	1.76	4.45	5.75	0.64	0.83	1.17	1.38	2.99	4.12
47	0.96	1.21	1.55	1.94	4.91	6.28	0.70	0.90	1.26	1.49	3.25	4.44
48	1.05	1.33	1.70	2.12	5.39	6.85	0.76	0.97	1.36	1.60	3.52	4.77
49	1.13	1.46	1.85	2.30	5.89	7.43	0.82	1.04	1.46	1.72	3.82	5.10
50	1.23	1.59	1.99	2.47	6.43	8.05	0.87	1.11	1.54	1.84	4.14	5.42
51	1.38	1.81	2.24	2.77	7.00	8.72	0.96	1.24	1.71	2.02	4.48	5.76
52	1.53	2.02	2.50	3.08	7.64	9.45	1.05	1.36	1.87	2.19	4.86	6.15
53	1.68	2.24	2.75	3.38	8.35	10.23	1.13	1.49	2.04	2.37	5.26	6.59
54	1.83	2.45	3.00	3.68	9.13	11.08	1.22	1.61	2.21	2.54	5.69	7.07
55	1.99	2.68	3.24	3.98	9.97	12.00	1.31	1.73	2.39	2.71	6.13	7.60
56	2.30	3.03	3.71	4.53	10.79	12.94	1.51	1.98	2.69	3.13	6.60	8.14
57	2.61	3.37	4.17	5.08	11.76	14.04	1.72	2.24	3.00	3.55	7.08	8.69
58	2.91	3.72	4.64	5.62	12.94	15.35	1.92	2.49	3.30	3.98	7.59	9.24
59	3.22	4.06	5.10	6.17	14.38	16.93	2.12	2.75	3.60	4.40	8.09	9.80
60	3.53	4.42	5.57	6.71	16.08	18.82	2.35	3.02	3.89	4.80	8.59	10.37
61	4.15	5.19	6.58	7.86	17.88	20.81	2.70	3.44	4.45	5.49	9.24	11.65
62	4.77	5.96	7.60	9.00	19.69	22.81	3.05	3.85	5.01	6.18	10.39	12.93
63	5.40	6.73	8.61	10.15	21.48	24.78	3.40	4.27	5.58	6.87	11.47	14.28
64	6.02	7.50	9.63	11.29	23.25	26.75	3.75	4.69	6.14	7.56	12.68	15.74
65	6.64	8.25	10.62	12.44	25.04	28.71	4.09	5.10	6.68	8.27	14.23	17.19
66	7.87	9.83	12.62	15.13	28.96	38.75	4.82	6.09	7.92	9.87	16.22	21.01
67	9.09	11.42	14.61	17.82	32.20	43.06	5.55	7.08	9.17	11.48	17.91	23.21
68	10.32	13.00	16.61	20.52	35.08	46.92	6.29	8.08	10.41	13.08	19.83	25.70
69	11.54	14.59	18.60	23.21	39.34	52.59	7.02	9.07	11.66	14.69	21.93	28.41
70	12.79	16.19	20.58	25.90	46.47	62.05	7.78	10.06	12.90	16.28	23.86	30.91

\* Rates for policy years 16 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.



## 20-Year Level Term with Full Guarantee

For Face Amount of \$100,000 - \$499,999

Annual Premium Rates Per \$1,000 - Policy Years 1-20\* - Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
19	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
20	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
21	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
22	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
23	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
24	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
25	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.76	1.38	1.51
26	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.77	1.38	1.52
27	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.69	0.77	1.38	1.52
28	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.70	0.80	1.39	1.53
29	0.57	0.77	0.98	1.25	2.01	2.73	0.49	0.66	0.71	0.83	1.41	1.58
30	0.57	0.77	0.98	1.25	2.03	2.73	0.49	0.66	0.72	0.88	1.43	1.64
31	0.57	0.77	0.98	1.25	2.11	2.78	0.49	0.66	0.74	0.93	1.47	1.70
32	0.57	0.77	1.00	1.28	2.22	2.90	0.49	0.66	0.79	1.01	1.51	1.80
33	0.57	0.77	1.04	1.32	2.34	3.03	0.49	0.66	0.85	1.08	1.57	1.89
34	0.57	0.77	1.08	1.36	2.46	3.18	0.49	0.66	0.90	1.14	1.66	2.01
35	0.57	0.77	1.10	1.39	2.56	3.28	0.49	0.67	0.94	1.19	1.72	2.12
36	0.64	0.86	1.21	1.53	2.76	3.53	0.54	0.73	1.03	1.31	1.85	2.28
37	0.71	0.94	1.31	1.66	2.95	3.79	0.61	0.79	1.09	1.37	1.99	2.46
38	0.79	1.02	1.42	1.81	3.19	4.12	0.68	0.88	1.16	1.48	2.16	2.66
39	0.91	1.13	1.55	1.97	3.45	4.46	0.76	0.95	1.23	1.56	2.35	2.92
40	1.01	1.25	1.70	2.16	3.78	4.85	0.86	1.06	1.32	1.67	2.57	3.22
41	1.13	1.37	1.86	2.36	4.17	5.34	0.94	1.17	1.40	1.77	2.84	3.58
42	1.26	1.50	2.03	2.57	4.65	5.92	0.96	1.23	1.47	1.87	3.16	3.98
43	1.38	1.62	2.19	2.78	5.15	6.61	1.01	1.30	1.56	1.98	3.51	4.42
44	1.51	1.76	2.36	3.00	5.70	7.33	1.05	1.36	1.64	2.08	3.93	4.93
45	1.67	1.90	2.53	3.22	6.31	8.08	1.11	1.42	1.74	2.21	4.37	5.50
46	1.79	2.01	2.84	3.60	7.18	8.97	1.17	1.52	1.89	2.39	4.88	6.06
47	1.96	2.14	3.24	4.11	8.15	9.90	1.28	1.67	2.08	2.64	5.39	6.60
48	2.17	2.27	3.67	4.65	9.19	10.85	1.40	1.81	2.31	2.94	5.91	7.14
49	2.37	2.46	4.14	5.24	10.28	11.84	1.52	1.97	2.59	3.29	6.45	7.68
50	2.55	2.65	4.58	5.82	11.42	12.86	1.67	2.14	2.88	3.66	7.01	8.19
51	2.74	2.90	5.02	6.38	12.44	13.90	1.82	2.30	3.13	3.97	7.41	8.73
52	2.93	3.18	5.44	6.89	13.33	14.96	1.97	2.49	3.34	4.22	7.68	9.33
53	3.14	3.51	5.84	7.40	14.13	16.03	2.15	2.68	3.53	4.48	7.97	9.96
54	3.37	3.88	6.25	7.92	14.82	17.12	2.34	2.89	3.73	4.72	8.22	10.70
55	3.62	4.30	6.66	8.46	15.51	18.23	2.54	3.12	3.93	4.97	8.53	11.51
56	3.99	4.78	7.05	8.93	16.09	19.38	2.81	3.39	4.17	5.28	8.79	12.41
57	4.44	5.33	7.54	9.54	17.16	20.98	3.11	3.73	4.50	5.71	9.22	13.41
58	4.96	5.93	8.21	10.42	18.83	23.38	3.41	4.12	4.98	6.31	9.97	14.56
59	5.59	6.55	9.28	11.76	21.27	26.94	3.76	4.57	5.70	7.22	11.20	15.84
60	6.32	7.17	10.78	13.67	24.63	31.91	4.10	5.10	6.71	8.51	13.15	17.28
61	7.34	9.24	11.23	14.24	25.40	33.33	4.97	5.95	6.99	8.85	13.53	19.59
62	8.25	10.33	12.58	15.95	27.73	36.38	5.43	6.45	7.60	9.65	15.00	20.85
63	9.04	11.68	14.09	17.85	30.53	39.89	5.90	7.01	8.52	10.79	17.82	24.15
64	10.08	13.29	15.88	20.12	34.06	44.25	6.50	7.78	9.66	12.24	20.24	27.30
65	11.29	15.12	17.93	22.72	38.17	49.28	7.20	8.61	11.09	14.05	23.23	31.19

\* Rates for policy years 21 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.

## 20-Year Level Term with Full Guarantee

For Face Amount of \$500,000+

Annual Premium Rates Per \$1,000 - Policy Years 1-20\* - Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
19	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
20	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
21	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
22	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
23	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
24	0.38	0.52	0.67	0.79	1.64	2.16	0.29	0.39	0.53	0.56	1.13	1.20
25	0.38	0.53	0.68	0.80	1.64	2.16	0.29	0.40	0.54	0.57	1.13	1.20
26	0.38	0.53	0.69	0.80	1.65	2.16	0.30	0.41	0.55	0.59	1.15	1.22
27	0.38	0.53	0.69	0.80	1.66	2.16	0.31	0.41	0.56	0.61	1.16	1.24
28	0.38	0.53	0.70	0.80	1.68	2.16	0.31	0.42	0.56	0.63	1.19	1.27
29	0.38	0.53	0.70	0.80	1.73	2.20	0.32	0.42	0.57	0.65	1.22	1.32
30	0.39	0.56	0.71	0.88	1.80	2.29	0.33	0.43	0.58	0.69	1.27	1.39
31	0.39	0.56	0.72	0.90	1.91	2.40	0.33	0.43	0.60	0.72	1.33	1.47
32	0.39	0.56	0.74	0.91	2.05	2.53	0.33	0.43	0.62	0.74	1.41	1.57
33	0.39	0.56	0.75	0.93	2.20	2.70	0.33	0.43	0.64	0.77	1.49	1.69
34	0.39	0.56	0.76	0.94	2.37	2.88	0.33	0.43	0.66	0.79	1.59	1.82
35	0.42	0.62	0.80	0.97	2.52	3.05	0.36	0.51	0.67	0.83	1.71	1.97
36	0.47	0.67	0.88	1.06	2.72	3.26	0.40	0.55	0.72	0.89	1.82	2.12
37	0.52	0.72	0.95	1.15	2.91	3.51	0.43	0.59	0.78	0.95	1.97	2.28
38	0.58	0.77	1.03	1.23	3.14	3.80	0.47	0.63	0.83	1.02	2.13	2.47
39	0.63	0.82	1.10	1.32	3.41	4.11	0.50	0.66	0.89	1.08	2.31	2.69
40	0.68	0.86	1.20	1.43	3.73	4.46	0.53	0.71	0.95	1.15	2.54	2.96
41	0.75	0.95	1.33	1.57	4.13	4.91	0.59	0.78	1.03	1.24	2.81	3.28
42	0.83	1.04	1.45	1.72	4.59	5.44	0.64	0.85	1.12	1.34	3.12	3.65
43	0.90	1.13	1.58	1.86	5.10	6.06	0.70	0.91	1.20	1.43	3.47	4.05
44	0.97	1.21	1.70	2.00	5.64	6.70	0.75	0.98	1.28	1.53	3.88	4.52
45	1.06	1.29	1.82	2.13	6.24	7.38	0.82	1.05	1.35	1.60	4.33	5.02
46	1.18	1.44	2.01	2.37	7.01	8.19	0.91	1.18	1.51	1.77	4.77	5.53
47	1.29	1.58	2.19	2.61	7.86	9.04	1.00	1.31	1.67	1.94	5.20	6.02
48	1.41	1.73	2.38	2.84	8.77	9.90	1.09	1.43	1.84	2.11	5.65	6.51
49	1.53	1.88	2.57	3.08	9.70	10.81	1.18	1.56	2.00	2.28	6.10	7.01
50	1.66	2.04	2.77	3.33	10.66	11.75	1.26	1.70	2.14	2.45	6.55	7.48
51	1.88	2.34	3.11	3.75	11.51	12.69	1.40	1.85	2.35	2.71	6.86	7.98
52	2.11	2.64	3.45	4.18	12.20	13.65	1.55	2.00	2.55	2.97	7.05	8.53
53	2.33	2.95	3.79	4.60	12.82	14.64	1.69	2.16	2.76	3.22	7.23	9.11
54	2.56	3.25	4.12	5.03	13.33	15.63	1.83	2.31	2.97	3.48	7.41	9.78
55	2.77	3.55	4.48	5.46	13.83	16.63	1.96	2.46	3.15	3.73	7.61	10.51
56	3.28	4.13	5.30	6.25	14.35	17.69	2.30	2.83	3.67	4.27	7.84	11.33
57	3.79	4.70	6.12	7.05	15.30	19.16	2.65	3.20	4.18	4.80	8.22	12.25
58	4.29	5.28	6.94	7.84	16.80	21.33	2.99	3.58	4.70	5.34	8.90	13.29
59	4.80	5.85	7.76	8.64	18.97	24.58	3.33	3.95	5.21	5.87	9.98	14.46
60	5.31	6.45	8.59	9.45	21.95	29.11	3.70	4.34	5.74	6.43	11.74	15.77
61	6.25	7.60	10.05	11.24	23.43	31.37	4.35	5.15	6.66	7.60	13.25	17.83
62	7.19	8.76	11.51	13.02	25.79	34.20	5.00	5.96	7.58	8.77	14.25	18.97
63	8.14	9.91	12.96	14.81	28.40	37.50	5.64	6.78	8.49	9.95	16.93	21.98
64	9.08	11.07	14.42	16.59	31.68	41.60	6.29	7.59	9.41	11.12	19.23	24.84
65	10.02	12.22	15.88	18.37	35.50	46.33	6.95	8.42	10.35	12.29	22.07	28.38

\* Rates for policy years 21 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.



### 30-Year Level Term with Full Guarantee

For Face Amount of \$100,000 - \$499,999

Annual Premium Rates Per \$1,000 • Policy Years 1-30\* • Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
19	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
20	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
21	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
22	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
23	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
24	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
25	0.84	1.26	1.61	1.98	3.20	4.18	0.72	1.07	1.12	1.23	2.20	2.32
26	0.86	1.27	1.61	1.98	3.21	4.21	0.73	1.08	1.13	1.24	2.20	2.36
27	0.89	1.28	1.61	1.98	3.21	4.24	0.75	1.08	1.13	1.24	2.20	2.38
28	0.93	1.29	1.62	1.99	3.22	4.27	0.78	1.09	1.14	1.30	2.23	2.41
29	0.96	1.29	1.62	1.99	3.24	4.33	0.81	1.09	1.15	1.32	2.27	2.51
30	0.99	1.30	1.62	1.99	3.36	4.49	0.84	1.11	1.19	1.41	2.37	2.69
31	1.01	1.31	1.62	1.99	3.49	4.71	0.86	1.12	1.21	1.48	2.44	2.89
32	1.04	1.32	1.67	2.05	3.72	5.00	0.89	1.13	1.32	1.62	2.54	3.12
33	1.07	1.37	1.71	2.10	3.95	5.34	0.92	1.16	1.41	1.73	2.66	3.34
34	1.14	1.43	1.80	2.21	4.20	5.69	0.96	1.21	1.50	1.84	2.84	3.61
35	1.20	1.45	1.84	2.27	4.42	6.03	1.02	1.25	1.55	1.91	2.98	3.90
36	1.26	1.57	2.00	2.46	4.76	6.36	1.06	1.33	1.70	2.09	3.19	4.13
37	1.37	1.70	2.17	2.67	5.11	6.72	1.18	1.46	1.80	2.21	3.45	4.36
38	1.47	1.87	2.35	2.90	5.50	7.15	1.25	1.60	1.90	2.35	3.74	4.63
39	1.62	2.05	2.57	3.17	5.98	7.62	1.37	1.73	2.04	2.51	4.07	4.99
40	1.75	2.24	2.81	3.46	6.57	8.12	1.48	1.90	2.17	2.66	4.47	5.39
41	1.90	2.43	3.04	3.76	7.25	8.78	1.57	2.08	2.28	2.82	4.94	5.88
42	2.06	2.64	3.30	4.05	8.09	9.56	1.57	2.17	2.39	2.96	5.50	6.42
43	2.17	2.81	3.54	4.36	8.97	10.44	1.60	2.27	2.52	3.11	6.12	7.00
44	2.30	3.02	3.81	4.70	9.94	11.37	1.62	2.32	2.65	3.26	6.85	7.66
45	2.48	3.22	4.09	5.04	11.01	12.29	1.65	2.41	2.80	3.45	7.63	8.36
46	2.72	3.44	4.52	5.55	12.15	13.50	1.78	2.62	2.98	3.68	8.27	9.11
47	3.01	3.67	5.05	6.22	13.42	14.74	2.04	2.86	3.25	3.99	8.89	9.82
48	3.37	3.94	5.64	6.93	14.73	15.99	2.28	3.14	3.55	4.36	9.48	10.52
49	3.72	4.25	6.27	7.71	16.04	17.27	2.52	3.41	3.92	4.82	10.07	11.20
50	4.07	4.63	6.83	8.39	17.35	18.55	2.65	3.73	4.28	5.28	10.64	11.82

\* Rates for policy years 31 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.

## 30-Year Level Term with Full Guarantee

For Face Amount of \$500,000+

Annual Premium Rates Per \$1,000 • Policy Years 1-30\* • Add \$75 Policy Fee

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.65	0.91	1.16	1.46	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
19	0.65	0.91	1.16	1.46	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
20	0.65	0.91	1.16	1.46	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
21	0.65	0.91	1.16	1.47	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
22	0.65	0.91	1.16	1.48	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
23	0.65	0.91	1.16	1.49	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
24	0.65	0.91	1.16	1.49	2.89	3.80	0.51	0.70	0.91	1.06	1.98	2.11
25	0.66	0.91	1.17	1.49	2.89	3.80	0.52	0.70	0.91	1.07	1.98	2.11
26	0.68	0.92	1.19	1.51	2.89	3.82	0.52	0.70	0.93	1.10	2.01	2.16
27	0.70	0.93	1.22	1.53	2.89	3.83	0.53	0.70	0.96	1.13	2.03	2.20
28	0.71	0.94	1.24	1.54	2.89	3.85	0.53	0.70	0.98	1.16	2.05	2.27
29	0.73	0.95	1.26	1.56	2.89	3.88	0.54	0.70	1.01	1.20	2.06	2.32
30	0.73	0.96	1.30	1.59	2.94	4.01	0.55	0.74	1.03	1.22	2.07	2.44
31	0.75	0.99	1.35	1.62	3.04	4.20	0.59	0.76	1.05	1.25	2.12	2.57
32	0.77	1.01	1.40	1.64	3.22	4.45	0.63	0.77	1.08	1.28	2.21	2.77
33	0.78	1.04	1.45	1.67	3.40	4.74	0.66	0.79	1.10	1.31	2.30	2.96
34	0.80	1.04	1.50	1.70	3.60	5.04	0.70	0.80	1.13	1.34	2.43	3.20
35	0.83	1.04	1.53	1.73	3.75	5.33	0.70	0.83	1.14	1.37	2.53	3.44
36	0.90	1.12	1.62	1.87	4.03	5.65	0.74	0.89	1.21	1.46	2.70	3.67
37	0.97	1.19	1.70	2.01	4.33	6.00	0.79	0.95	1.27	1.55	2.93	3.90
38	1.04	1.27	1.79	2.14	4.67	6.44	0.83	1.00	1.34	1.63	3.17	4.18
39	1.12	1.35	1.87	2.28	5.07	6.90	0.87	1.06	1.41	1.72	3.44	4.53
40	1.17	1.41	1.95	2.43	5.54	7.41	0.92	1.13	1.48	1.81	3.79	4.92
41	1.31	1.59	2.18	2.72	6.13	8.07	1.05	1.28	1.66	2.02	4.18	5.40
42	1.45	1.77	2.41	3.01	6.84	8.85	1.18	1.44	1.84	2.23	4.64	5.94
43	1.59	1.95	2.64	3.31	7.58	9.73	1.31	1.59	2.01	2.43	5.16	6.52
44	1.73	2.14	2.86	3.60	8.38	10.68	1.44	1.74	2.19	2.64	5.76	7.21
45	1.87	2.31	3.10	3.91	9.29	11.63	1.53	1.88	2.37	2.86	6.43	7.93
46	2.15	2.63	3.57	4.35	10.26	12.78	1.76	2.14	2.66	3.21	6.97	8.62
47	2.42	2.95	4.04	4.79	11.31	13.96	1.98	2.40	2.96	3.57	7.48	9.31
48	2.70	3.26	4.51	5.23	12.41	15.14	2.21	2.66	3.25	3.92	8.00	9.96
49	2.98	3.58	4.98	5.67	13.51	16.35	2.44	2.92	3.55	4.27	8.49	10.61
50	3.23	3.91	5.44	6.10	14.63	17.56	2.64	3.19	3.84	4.65	8.97	11.19

\* Rates for policy years 31 and later can be found under the section entitled Renewal Premiums-Ultimate Rates, page 14.



## Enhanced Conversion Rider Rates

(Male and Female)

Annual Premium Rates Per \$1,000 of Base Face Amount

Issue Age	Male PPNS	Male PNS	Male SPNS	Male SNS	Male PSM	Male SSM	Female PPNS	Female PNS	Female SPNS	Female SNS	Female PSM	Female SSM
18	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
19	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
20	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
21	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
22	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
23	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
24	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
25	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
26	0.01	0.01	0.02	0.02	0.05	0.06	0.01	0.01	0.01	0.01	0.03	0.04
27	0.01	0.01	0.02	0.02	0.05	0.07	0.01	0.01	0.01	0.01	0.03	0.04
28	0.01	0.01	0.02	0.02	0.05	0.07	0.01	0.01	0.01	0.01	0.03	0.05
29	0.01	0.01	0.02	0.03	0.06	0.07	0.01	0.01	0.01	0.01	0.04	0.05
30	0.01	0.01	0.02	0.03	0.06	0.08	0.01	0.01	0.01	0.01	0.04	0.05
31	0.01	0.02	0.03	0.03	0.06	0.08	0.01	0.01	0.01	0.01	0.04	0.06
32	0.01	0.02	0.03	0.03	0.07	0.09	0.01	0.01	0.01	0.02	0.05	0.06
33	0.01	0.02	0.03	0.03	0.08	0.10	0.01	0.01	0.01	0.02	0.05	0.07
34	0.01	0.02	0.03	0.04	0.08	0.11	0.01	0.01	0.01	0.02	0.05	0.07
35	0.01	0.02	0.03	0.04	0.09	0.12	0.01	0.01	0.01	0.02	0.06	0.08
36	0.01	0.02	0.03	0.04	0.10	0.13	0.01	0.01	0.02	0.02	0.07	0.09
37	0.02	0.03	0.04	0.05	0.11	0.15	0.02	0.02	0.02	0.03	0.07	0.09
38	0.02	0.03	0.04	0.06	0.12	0.16	0.02	0.02	0.03	0.03	0.08	0.10
39	0.02	0.04	0.05	0.06	0.14	0.18	0.02	0.02	0.03	0.04	0.09	0.11
40	0.03	0.04	0.06	0.07	0.16	0.20	0.02	0.03	0.04	0.05	0.10	0.13
41	0.03	0.05	0.07	0.08	0.18	0.23	0.03	0.03	0.04	0.05	0.11	0.14
42	0.04	0.06	0.08	0.09	0.20	0.26	0.03	0.04	0.05	0.06	0.12	0.16
43	0.04	0.07	0.09	0.10	0.23	0.30	0.03	0.05	0.06	0.07	0.14	0.18
44	0.05	0.08	0.10	0.12	0.26	0.34	0.04	0.05	0.06	0.08	0.16	0.20
45	0.06	0.09	0.11	0.13	0.30	0.38	0.04	0.06	0.07	0.09	0.18	0.23
46	0.07	0.10	0.12	0.14	0.34	0.42	0.05	0.07	0.08	0.10	0.21	0.26
47	0.08	0.11	0.14	0.16	0.38	0.47	0.05	0.08	0.10	0.12	0.25	0.30
48	0.09	0.13	0.15	0.18	0.42	0.51	0.06	0.09	0.11	0.13	0.29	0.33
49	0.10	0.14	0.17	0.19	0.47	0.56	0.07	0.10	0.13	0.15	0.33	0.37
50	0.12	0.15	0.19	0.21	0.52	0.61	0.08	0.11	0.14	0.16	0.38	0.41
51	0.14	0.18	0.21	0.24	0.56	0.66	0.09	0.13	0.16	0.18	0.42	0.45
52	0.16	0.20	0.24	0.27	0.59	0.71	0.11	0.15	0.18	0.21	0.45	0.50
53	0.18	0.23	0.27	0.31	0.61	0.73	0.13	0.16	0.20	0.23	0.49	0.55
54	0.20	0.25	0.30	0.34	0.62	0.75	0.14	0.18	0.22	0.26	0.52	0.61
55	0.22	0.28	0.33	0.38	0.63	0.76	0.16	0.20	0.24	0.28	0.56	0.67
56	0.25	0.32	0.38	0.43	0.70	0.92	0.18	0.23	0.28	0.32	0.58	0.72
57	0.29	0.36	0.42	0.47	0.74	1.00	0.20	0.25	0.31	0.36	0.61	0.78
58	0.32	0.40	0.47	0.52	0.82	1.11	0.22	0.28	0.35	0.40	0.66	0.85
59	0.35	0.44	0.52	0.57	0.92	1.28	0.24	0.30	0.39	0.44	0.74	0.93
60	0.39	0.48	0.57	0.62	1.07	1.52	0.26	0.33	0.42	0.48	0.87	1.01

## Renewal Premiums–Ultimate Rates

(Male and Female)

Annual Premium Rates Per \$1,000 • Add \$75 Policy Fee

Attained Age	Male Nonsmoker	Male Smoker	Female Nonsmoker	Female Smoker
28	3.15	5.05	1.85	2.10
29	2.90	5.00	1.95	2.20
30	2.75	5.00	2.05	2.40
31	2.85	5.20	2.20	2.55
32	2.95	5.55	2.40	2.70
33	3.35	5.95	2.75	2.95
34	3.90	6.40	3.10	3.90
35	4.50	6.85	3.55	4.35
36	5.25	7.50	4.00	5.15
37	5.90	8.10	4.45	6.15
38	6.50	8.85	4.90	7.00
39	6.85	10.00	5.05	7.70
40	7.15	11.25	5.15	8.30
41	7.55	12.60	5.20	8.85
42	8.05	13.95	5.20	9.35
43	8.50	15.15	5.20	9.90
44	8.95	16.05	5.25	10.45
45	9.15	16.75	5.25	11.10
46	9.55	17.85	5.45	12.15
47	9.85	18.95	5.70	13.30
48	10.25	20.25	6.00	14.60
49	10.70	21.65	6.40	16.00
50	11.25	23.25	6.90	17.55
51	12.10	25.15	7.55	19.35
52	13.15	27.20	8.40	21.30
53	14.40	29.55	9.45	23.45
54	15.70	32.20	10.60	25.80
55	17.00	35.15	11.80	28.45
56	18.20	38.55	12.95	31.45
57	19.35	42.35	14.05	34.85
58	20.55	46.75	15.20	38.65
59	21.95	51.70	16.40	42.85
60	23.70	57.40	17.75	47.55
61	26.05	63.95	19.30	52.75
62	28.95	71.40	21.15	58.50
63	32.20	79.65	23.25	64.80
64	35.85	88.65	25.60	71.65
65	39.80	98.70	28.15	79.15
66	44.05	109.35	30.85	87.15
67	48.60	120.55	33.80	95.75
68	53.65	132.35	37.00	104.80
69	59.35	145.15	40.65	114.25
70	66.05	159.40	44.85	124.75
71	74.00	175.70	49.85	136.40
72	83.50	194.00	55.80	147.65
73	94.55	214.05	62.70	160.10
74	107.15	235.15	70.70	173.55
75	121.20	256.65	80.00	188.50
76	136.60	277.95	90.55	204.95
77	153.55	299.00	102.85	223.45
78	172.30	319.95	117.15	243.70
79	193.70	341.95	134.20	266.10
80	218.40	365.55	154.90	295.90
81	247.30	391.60	178.80	331.65
82	279.65	418.25	202.40	372.25
83	317.30	459.50	228.15	417.70
84	360.95	506.10	259.10	464.15
85	411.70	559.15	306.55	505.90
86	470.45	619.30	348.65	572.00
87	538.05	686.35	395.80	630.70
88	614.50	760.00	451.10	694.90
89	697.45	837.00	512.55	763.10



## Accidental Death Benefit Rates

Male and Female; All Risk Classes and All Level Periods

Attained Age	Rate Per \$1,000
18	N/A
19	N/A
20	1.13
21	1.08
22	1.02
23	0.92
24	0.83
25	0.74
26	0.68
27	0.63
28	0.62
29	0.60
30	0.59
31	0.59
32	0.59
33	0.59
34	0.59
35	0.59
36	0.59
37	0.59
38	0.59
39	0.59
40	0.60
41	0.60
42	0.62
43	0.62
44	0.63
45	0.65
46	0.66
47	0.68
48	0.69
49	0.69
50	0.71
51	0.71
52	0.72
53	0.74
54	0.75
55	0.78
56	0.81
57	0.84
58	0.87
59	0.90
60	0.95
61	0.99*
62	1.04*
63	1.10*
64	1.17*
65	1.23*
66	1.31*
67	1.38*
68	1.46*
69	1.55*

\*Renewals only

## *The Security Advantage*

### *Trust, Respect, Integrity*

For more than 130 years, Security Mutual Life Insurance Company of New York has earned the trust, respect and confidence of hundreds of thousands of policyowners.

Security Mutual is committed to conducting business according to high standards of fairness, honesty and integrity. This guiding philosophy, combined with sound investment and management practices, enables the Company to keep its commitments and earn the public's confidence, year after year. Security Mutual: commitment to policyowners, a tradition of excellence, a vision for the future.

\*The income tax treatment of accelerated benefit payments is governed by IRC 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 advisor to determine the tax consequences before requesting the payment of an accelerated benefit under this rider. Receipt of benefits may affect eligibility for public assistance programs.

Product specifications are in summary form. Please view the policy for complete details.

Product availability and features may vary by state. Consult SecurityLink for state availability. Prior to soliciting business, be sure that you are appropriately licensed and appointed with the Company and that the product is available for sale in that state. If uncertain, contact the Agency Department for assistance.

This publication is intended for general information purposes or to support the promotion or marketing of the Company's products and does not constitute legal or tax advice. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor.

**For agent use only. This is not marketing material for the general public and cannot be used in soliciting sales from the public.**

**No third party may rely on this information.**

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*The Company That Cares.®*



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



*There's Security In Our Name*  
*The Company That Cares<sup>SM</sup>*



SECURITY  
MUTUAL  
LIFE





**P**urchasing life insurance involves more than selecting a policy that will meet your financial needs and long- or short-term objectives. It also involves selecting a strong, reputable life insurance company that will be there when it is time to fulfill its obligations to you. At Security Mutual Life Insurance Company of New York, we have been *delivering on our promises since 1886*.

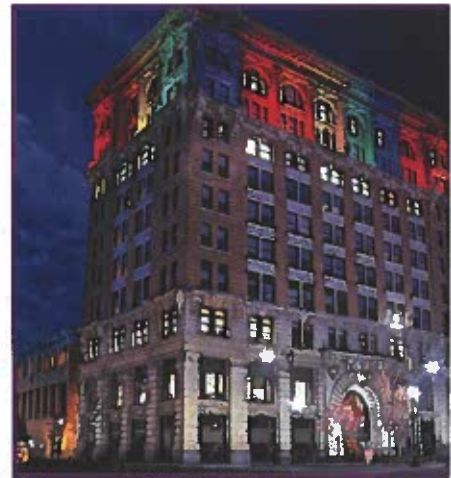
## Fulfilling Our Mission for More Than 130 Years

At Security Mutual Life Insurance Company of New York, we have been providing dependable life insurance protection to our policyholders for more than 130 years. We are very proud of our rich history, but we are even more proud to continue the Company's mission of helping protect our policyholders from the financial burdens resulting from death, disability and retirement. In these times of economic uncertainty, our policyholders can derive great satisfaction from knowing their life insurance protection is backed by the strength and stability of Security Mutual Life—a company created to stand the test of time.

We are dedicated to maintaining high levels of service and financial stability, and we take pride in our ability to respond to the dynamics of an ever-changing marketplace and deliver long-term value to our policyholders. Security Mutual's standards are high, because we understand that yours are too.

So when you are in the market for a quality life insurance or annuity product backed by a reliable organization, look to Security Mutual Life Insurance Company of New York, a company recognized for:

- **More than 130 Years of Financial Strength and Stability**
- **Conservative Investment Management Strategies**
- **Strong Product Performance**
- **Professional Service and Sound Sales and Marketing Practices**



*From its Home Office in Binghamton, New York, Security Mutual has provided financial protection for more than 130 years. The multi-colored lights atop the Security Mutual Building symbolize Sock Out Cancer<sup>®</sup>, a program whose multi-colored logo represents the fight against cancer in all its forms. For more information about Sock Out Cancer, see page 12 and visit [sockoutcancer.org](http://sockoutcancer.org).*

**SECURITY MUTUAL LIFE**  
INSURANCE COMPANY OF NEW YORK  
BINGHAMTON • NEW YORK

*The Company That Cares.<sup>SM</sup>*

## At-A-Glance

**Founded:** November 1886

**State of Domicile:** New York

**Type:** Mutual life insurance company

**States Licensed:** All states, the District of Columbia and the U.S. Virgin Islands

**Product Distribution:** Policies marketed through well-seasoned, highly professional distribution force numbering nearly 4,000

**Assets:** \$2.77 billion

**Capital:** \$178.38 million

**Life Insurance In Force:** \$32.73 billion

**Total 2018 Gross Payments to Policyholders and Beneficiaries<sup>1</sup>:** \$337.50 million

**2018 Dividend Payments<sup>2</sup> to Policyholders:** \$21.76 million paid in dividends

**Dividends Paid<sup>2</sup>:** 2019 marks the 127<sup>th</sup> consecutive year the Company has paid dividends to eligible participating policyholders.

**Investments:** 73.54% in fixed income bonds, with 99.6% of these being investment grade

**Non-Investment Grade Assets as a Percentage of Invested Assets:** 0.26% (well below reported industry averages)

Year ended 12/31/18



Founded in 1886, Security Mutual has emerged as one of the leading mutual life insurance companies in the United States and has grown to \$2.77 billion in assets with \$32.73 billion of life insurance in force. The Company is a strong and stable financial institution, and is now in its 133<sup>rd</sup> year of honoring the commitments made to its policyholders. Today, Security Mutual is licensed in all 50 states, the District of Columbia and the U.S. Virgin Islands.

A New York-domiciled company, Security Mutual operates under the regulation of the New York State Department of Financial Services, among the strongest and most respected insurance regulators in the country.

## Financial Stability

For the year 2018, we achieved solid financial results. With total assets of \$2.77 billion, the Company's financial strength positions us to meet our obligations both today and in the future.

### 2018 Financial Summary (All figures in thousands)

Total Revenue	\$ 375,872
Gross Payments to Policyholders and Beneficiaries <sup>1</sup>	337,497
Net Operating Gain After Taxes	8,180
Total Capital	178,380
Life Insurance in Force	32,734,959
First-Year Sales	
• Individual	\$ 42,872
• Annuity and Accumulation Products	8,964
• Group	5,096
Total	56,932
Assets	2,767,386

<sup>1</sup>Includes policyholder dividends.

<sup>2</sup>Note: The payment of dividends is not guaranteed, and the amount credited, if any, may rise and fall depending on experience factors such as investment income, taxes, mortality and expenses.



## Financial Strength Rating

Security Mutual has been recognized by the A.M. Best Company for its sound investment policies and performance.

In recognition of our positive operating results, favorable risk-adjusted capitalization and competitive presence, Security Mutual has been assigned a financial strength rating of "A-" (Excellent) by A.M. Best.

**A.M. Best** ..... "A-" ..... (Excellent)

*Rating is the fourth highest on a 16-step rating scale.*

A.M. Best rating is current as of the date of publication. Ratings reflect a rating agency's opinion of a company's financial strength and ability to meet its obligations to policyholders. A rating is not a recommendation of a company or any specific policy form. A.M. Best's "A-" (Excellent) rating is the fourth highest on a 16-step rating scale. Ratings are subject to change.



In addition, A.M. Best has implemented a program designed to help consumers assess the financial strength of the company with which they do business. If selected as an industry leader, an insurer receives a consumer friendly "financial strength seal." Security Mutual is pleased to have received Best's Security Icon—a seal awarded to insurers that A.M. Best deems able to meet their obligations to policyholders. A.M. Best's opinion is grounded in a detailed analysis of the Company's reported financial performance for at least the past five years, utilizing more than 100 key financial tests and supporting data.

## Dividends<sup>1</sup>

Our financial strength is also evidenced by our 2018 dividend payout. As a mutual life insurance company, Security Mutual is maintained and operated for the benefit of its policyholders. By issuing participating policies, Security Mutual can return premiums to policyholders in the form of dividends. In 2018, Security Mutual paid out 64.3 percent of its net income before dividends, federal income tax and capital gains to policyholders in the form of dividends. Dividends can be paid in cash, with checks sent annually to the policyholder, or they can be applied to the policy to help offset premiums or even to increase the amount of life insurance protection while also building the policy's cash value.

We are proud of the fact that 2019 marks the 127<sup>th</sup> consecutive year that Security Mutual has paid dividends to eligible participating policyholders.

*We are proud of the fact that 2019 marks the 127<sup>th</sup> consecutive year that Security Mutual has paid dividends. In 2018, 64.3 percent of the Company's net income before dividends, federal income tax and capital gains went to policyholders in the form of dividend payments.<sup>1</sup>*



<sup>1</sup>Note: The payment of dividends is not guaranteed, and the amount credited, if any, may rise and fall depending on experience factors such as investment income, taxes, mortality and expenses.

## Conservative Investment Management Strategies

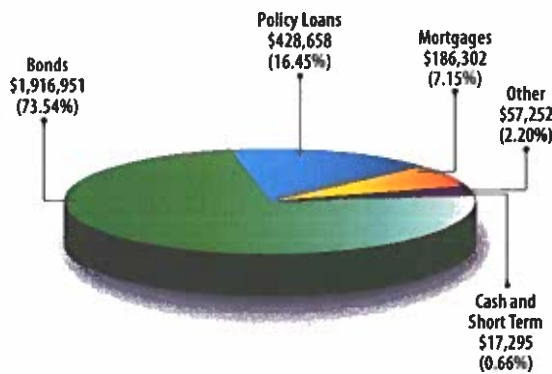
Security Mutual is a strong and stable insurance institution that employs a conservative approach to meeting its contractual obligations. Life insurance companies are highly regulated and are required by state law to maintain sufficient capital and surplus to satisfy obligations to policyholders. State law limits the type and concentration of insurance company investments. In accordance with these requirements and Company investment guidelines, we invest primarily in high-quality investment-grade fixed income securities and commercial mortgage loans.

As of December 31, 2018, more than 73.54 percent of the Company's invested assets were in bonds, and 99.6 percent of our bond holdings are classified as investment-grade securities. The mortgage portfolio represents 7.15 percent of our invested assets. This portfolio is secured by high-quality commercial real estate. We continue to maintain stringent commercial mortgage underwriting guidelines and monitoring procedures, which has resulted in favorable long-term credit experience.



### Assets (Year ended 12/31/18; all figures in thousands)

**Invested Assets: \$2,606,458**

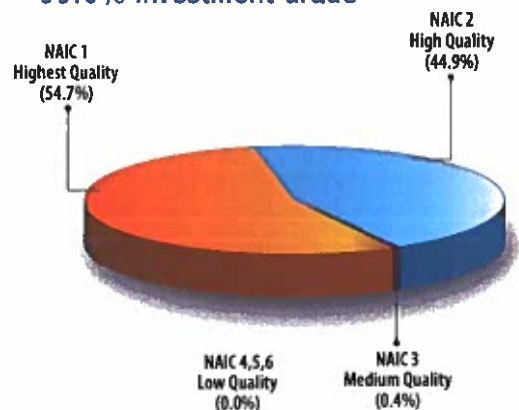


● Bonds.....	73.54%
● Policy Loans.....	16.45%
● Mortgages.....	7.15%
● Other.....	2.20%
● Cash & Short Term.....	0.66%

Non-investment grade assets as a percentage of invested assets were 0.26%, well below reported industry averages.

**Bond Portfolio: \$1,916,951**

**99.6% Investment Grade<sup>1</sup>**



● Grade 1 Highest.....	54.7%
● Grade 2 High.....	44.9%
● Grade 3 Medium.....	0.4%
○ Grade 4, 5, 6 Low.....	0.0%

**2018 Net Portfolio Yield: 5.07%**

<sup>1</sup>The National Association of Insurance Commissioners (NAIC) employs a bond-rating system ranging from 1 - 6, with NAIC Classification 1 defined as Highest Quality, NAIC Classification 2 defined as High Quality, and NAIC Classification 3 defined as Medium Quality. Classifications 4 - 6 range from Low Quality to In or Near Default.



## Products and Services

Security Mutual is committed to providing products that are designed to stand the test of time and help provide for your long-term financial security. For example, Security Mutual's whole life products offer certain advantages in today's volatile marketplace:

- Insurance that is guaranteed for life as long as premiums due are paid.
- Premiums that are fixed and known.
- Cash values that are not subject to market risk.
- Optional benefits and riders to customize your coverage.

Our quality life insurance products continue to achieve solid rankings in the industry's product surveys, and we are also committed to continually reviewing and improving our product portfolio as necessary to capitalize on new opportunities. Changes in federal tax laws, changes in the economy and the aging of the population all provide opportunities for us to develop products and strategies that will enable us to remain "Your Partner for Life."

As a result, we offer a comprehensive array of products and services to help you prosper and plan for the future. Our complete line of quality life insurance products and financial services may help you fulfill your personal or business needs (see chart on page 7).

### 1. Individual Markets

Security Mutual offers a variety of annuity and individual life insurance products to help meet the needs of individuals seeking to protect their families, their businesses, or both. These products can be used for family income replacement; mortgage protection/acceleration; supplemental retirement income; education funding; care for the elderly who are chronically ill; estate planning; charitable giving; and business needs such as executive compensation, non-qualified and qualified retirement planning, key person protection and business continuation.

### Flexible Life Insurance Products to Help Meet Your Needs

Our product portfolio<sup>1</sup> includes an array of products with features specifically designed to help meet the demands of a marketplace that requires flexibility. Examples of our recent product innovations include:

- The Security Designer WL4U<sup>®</sup> Whole life insurance policy series,<sup>2</sup> incorporating four distinct product designs so our agents can tailor an insurance program to help meet clients' specific needs. This product series offers guaranteed premiums, cash values and death benefits, all of which may be incorporated into your personal financial plan. Clients have the option of adding a powerful rider to these products that allows for unscheduled payments that can dramatically increase the cash value of the policy.
- The Security Mutual Life Customized UL4U<sup>®</sup> universal life insurance policy,<sup>3</sup> a flexible premium product with no-lapse guarantees. This product is also designed to assist you in accumulating more cash value that can be accessed, subject to certain restrictions, through withdrawals and loans.

*Security Mutual maintains conservative investment and financial strategies to provide us with the strength to stand the test of time and to help protect you over the long term.*



<sup>1</sup>Product availability and features may vary by state.

<sup>2</sup>Policy Form Nos. 2112-NY; ICC14-2112; Series 2112. Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-IO9359-TPC; Series IO-9359-NF-TPC and IO-9359-TPC.

<sup>3</sup>Policy Form Nos. 2110-NY-A; ICC15-2110-A; Series 2110-A.

- A chronic illness benefit rider allowing the policyholder to accelerate a portion of the death benefit, which can be used for any purpose.<sup>1</sup>
- A product feature that allows policyholders to purchase additional life insurance protection at specific intervals without evidence of insurability.<sup>2</sup>
- A monthly income term insurance product<sup>3</sup> designed to address your beneficiaries' monthly income needs if the insured passes away.

We understand people's concerns about running out of money in their retirement years, as well as parents' concerns about how to afford educating their children while also saving for retirement. These—along with estate planning, executive compensation and business continuity—are areas for which we provide specialized solutions. If you have not examined your insurance needs recently or reviewed the Company's product offerings, now is a great time to contact your Security Mutual representative for a personal review.



## 2. Financial Institutions Market

Through the Financial Institutions business line, Security Mutual provides valuable insurance products to credit union members and community bank customers. The life insurance offered through this line provides affordable, permanent and term life insurance protection to these individuals and their families. The customer decides the amount of life insurance premium that fits his or her budget and lifestyle, and premiums can be paid through the convenience of automatic deduction through the customer's credit union or bank account. Security Mutual is proud to provide credit union members and community bank customers the peace of mind that comes from knowing they are helping to protect their families' financial future.

## 3. Worksite Market

A leading workplace benefits provider, Security Mutual offers a broad array of voluntary employee-paid insurance products to help meet the needs of employers, employees and their families—all with the convenience of payroll deduction. Thousands of businesses and independent brokers count on our experience and expertise, as well as our comprehensive, quality product portfolio, for innovative solutions to help meet the challenges of an ever-evolving marketplace. For a listing of the products in our workplace benefits portfolio, please see the next page.

*Product availability and features may vary by state.*

*<sup>1</sup>The Chronic Illness Benefit Rider (CIBR) 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 state or jurisdiction law, does not qualify for the New York State Long-Term Care Partnership program or similar programs in other states or jurisdictions, and is not a Medicare supplement policy or rider. Rider Form Nos. IO-9334-NY and IO-9335-NY-WL; ICC12-IO9334 and ICC14-IO9335-WL; Series IO-9334, IO-9335-WL, and IO-9335-NF-WL.*

*<sup>2</sup>Policy Form Nos. 2106-NY; ICC11-2106; Series 2106. Rider Form Nos. IO-9328 in NY; ICC11-IO9328; Series IO-9328. Also Rider Form Nos. MK-3366 in NY; Series MK-3366; IO-9264 in NY; KCC08-IO9264; Series IO-9264.*

*<sup>3</sup>Policy Form Nos. 2107-NY, 2107-C-NY, Series 2107, 2107-C.*



## Security Mutual Products

### Individual Life Insurance Protection

- Participating Whole Life – *Chronic Illness Accelerated Death Benefit Rider Available*
- Universal Life – *Chronic Illness Accelerated Death Benefit Rider Available*
- Term Insurance
  - Lump Sum Payment Upon Death
  - Guaranteed Monthly Income Upon Death
- Joint and Last Survivor Universal Life Insurance

### Annuities

- Single Premium Deferred
- Single Premium Immediate
- Flexible Premium for Qualified Plans

### Funding Agreements

### Worksite Marketing Voluntary Payroll Deduction Coverages (Employee Funded)

- Participating Whole Life
- Individual Term Insurance
- Accident Insurance\* (Amalgamated Life)
- Disability Income\* (Amalgamated Life)
- Critical Illness\* (Amalgamated Life)

### In-Sourced Products\*

#### Worksite Marketing Group

- Dental (Renaissance)
- Vision (Renaissance)

#### SML Agency Services

- Disability Income (Guardian/Berkshire, Mutual of Omaha)
- Long-Term Care (Mutual of Omaha)
- New York State Medicare Advantage and Medicare Supplement Plans (Excelus BlueCross BlueShield)

\* Security Mutual is not responsible for contractual obligations of the insurers noted.

*Product availability and features may vary by state.*

## Security Mutual Planning Services

- Estate Planning
- Financial Planning
- Social Security Planning
- Business Insurance
  - Employer-Owned Life Insurance
  - Key Employee Insurance
  - Business Succession
  - Executive Bonus Arrangements
  - Nonqualified Deferred Compensation Arrangements
- Retirement Planning
  - Qualified Plan Design
    - Pension and Profit Sharing Plans
    - “Classic” Defined Benefit Plans
    - “Cash Balance” Plans
    - “Fully Insured” 412(e)(3) Plans
    - IRA and Pension Funding Agreements – Auxiliary Funds and Custodial Accounts
  - Plan Design, Installation, Funding and Administration
- Charitable Giving
- Business Valuations

*Product flexibility is more important than ever, as customers use our life insurance products to meet their changing needs.*



## Principal Uses of Our Life Insurance Products

### Helping Policyholders to:

- Provide for income needs of surviving dependent family members.
- Pay federal and state estate taxes and other settlement costs.
- Pay debts.
- Provide for children's education.
- Shift wealth from one generation to another in a cost-effective manner.
- Benefit a charity.
- Meet financial demands of special needs children, parents or other dependents.
- Fund a buy-sell agreement.
- Recruit, retain, reward and retire key employees.
- Protect and informally fund non-qualified deferred compensation plans.
- Finance death benefit-only plans.
- Provide a level of financial security for employees and their families.
- Provide supplemental retirement income.
- Provide funds to care for the elderly who are chronically ill.
- Use as an asset in a qualified plan.





## About SML Subsidiaries

### **SAI – Security Administrators, Inc.**

In 1984, the Company strengthened its pension services by forming Security Administrators, Inc. (SAI), a wholly owned subsidiary.

Today SAI maintains offices in Binghamton and Syracuse, New York, and provides a full range of consulting services—including professional retirement plan design and administration services—for 760 qualified retirement plans sponsored by companies across the country. These companies range in size from sole proprietorships to larger corporations. SAI provides dependable, quality design and administration service at a competitive price.

SAI specializes in customized 401(k) and defined benefit pension plan retirement programs. Current tax law continues to allow unparalleled opportunities for tax-deductible retirement planning. SAI takes pride in being on top of changes in pension law so that we may offer the best possible programs to our clients.

### **SML Agency Services, Inc.**

SML Agency Services, Inc., was formed in 1994. The primary mission of this subsidiary is to enter into marketing arrangements with other organizations to augment Security Mutual's product portfolio with high-quality financial-planning products that Security Mutual chooses not to provide itself.

Currently, SML Agency Services, Inc., offers both individual disability insurance and long-term care insurance products. In this way, Security Mutual can offer additional products to support our overall mission of providing financial protection against life's uncertainties and of helping you manage your financial resources.

SML Agency Services, Inc., now also offers New York State Medicare Advantage and Medicare Supplement plans through Excellus BlueCross BlueShield in select regions.

# SAI

SECURITY ADMINISTRATORS, INC.



*With offices in Binghamton (l) and Syracuse (r), SAI has been serving the retirement needs of employers across the country for more than three decades.*

# SML

AGENCY SERVICES, INC.



## Customer-Focused Tools and Practices

Security Mutual's technological advances have enabled the Company to achieve great efficiency in delivering and servicing products, developing and marketing new products, and providing accurate, timely information to our agents and customers. The speed and efficiency with which we do business has had a measurable impact on the Company's strength and growth.

Security Mutual regularly implements new technology initiatives to continually improve the speed and efficiency with which we process, access and communicate information. In addition to the highly personalized service we provide, we offer a convenient way for clients to access their account information 24/7 through the Company's



online customer web portal—My Security Mutual®. This tool provides an electronic gateway to individual policy information and services, accessible over the internet and from any mobile device.

Existing policyholders can create an online account by going to [www.smlny.com](http://www.smlny.com), clicking on the "Register" link in the log-in section, and following the instructions provided. Through "My Security Mutual," policyowners can monitor their policies 24 hours a day, 7 days a week and receive accurate, up-to-date information on their policies. They may also initiate service requests and pay premiums online with an electronic check.

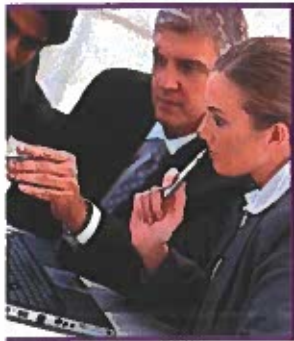
We have also added a link to our new podcast series, the *SML Planning Minute*. These podcasts provide timely and thought-provoking financial ideas and concepts for individuals, families, and business owners. Be sure to tune in and subscribe!

### Principles of Ethical Market Conduct

Security Mutual is committed to competent and customer-focused sales and service and to conducting business according to high standards of honesty, fairness and integrity. As part of that commitment, Security Mutual's employees and agents continue to be guided by the following Principles of Ethical Market Conduct, which the Company first adopted in 1998.

1. To conduct business according to high standards of honesty and fairness and to render that service to its customers which, in the same circumstances, it would apply to or demand for itself.
2. To provide competent and customer-focused sales and service.
3. To engage in active and fair competition.
4. To provide advertising and sales materials that are clear as to purpose, and honest and fair as to content.
5. To provide for fair and expeditious handling of customer complaints and disputes.
6. To maintain a system of supervision and review that is reasonably designed to achieve compliance with these Principles of Ethical Market Conduct.

In addition, we have developed policies and procedures enabling you to receive the information you need to make decisions about purchasing and/or replacing policies. Security Mutual also maintains a system to respond expeditiously to customer concerns and complaints.





## Our Representatives

Our sales force shares our dedication to customer satisfaction. With nearly 4,000 independent agents across the country, Security Mutual is able to deliver high-quality products and services to help you meet your current and future needs.

Your Security Mutual agent works on your behalf and stands ready to assist you. By meeting at regular intervals, you and your Security Mutual agent can review your coverage to make sure that it is still appropriate for your needs and objectives. This is especially true if you have experienced any changes in your life, such as marriage, divorce, retirement, the birth of a child or grandchild or changes in the structure of your business.

Security Mutual representatives are expected to stay informed about current industry trends, as well as about external factors that affect the life insurance business, in order to be of service to you. This expertise is vital in responding to the needs of the advanced markets, and it will become even more important as the financial services industry becomes more complex.

As Security Mutual has taken an active role in industry organizations, so too have the Company's representatives. Professional insurance groups, such as the National Association of Insurance and Financial Advisors (NAIFA), the Society of Financial Service Professionals, and the Million Dollar Round Table serve an important role in shaping the life insurance industry and its distribution system. Many Security Mutual representatives are not only members of these organizations, but in fact, serve in key decision-making positions at both local and national levels.

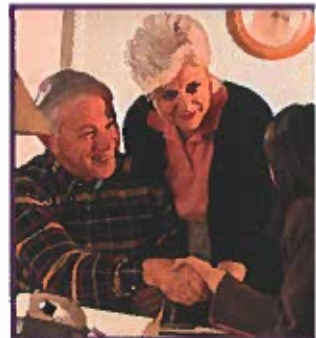
One of the key factors that makes Security Mutual's distribution system so successful is the relationship that exists between the field representatives and the home office staff. This cooperation allows Security Mutual to identify and respond to opportunities and emerging trends in the marketplace, thus improving our service to our policyholders.

*Security Mutual is committed to competent and customer-focused sales and service and to conducting business according to high standards of honesty, fairness and integrity.*

## The Bridge to Financial Security

Security Mutual's logo is very much a part of the Company's history. As a modern adaptation of the Company's original logo, the arch symbolizes the arch of a stone bridge. The original logo featured a stone bridge straddling a winding river. In the background was a brilliant sunset, which one historian suggested symbolized "the sunset of life," with the Company providing the "bridge" to financial security. This logo was "built" into the Company's history as the arched stone entrance leading into the landmark Security Mutual Building in downtown Binghamton. Built in 1904, the building stands today as a symbol of the strength and stability of Security Mutual Life.

For more information about how Security Mutual can help you build a bridge to financial security, contact your Security Mutual Life insurance advisor or Security Mutual's Home Office.



## The Company That Cares<sup>SM</sup>—Proudly Making a Difference

For 133 years, Security Mutual has helped provide peace of mind to individuals and families in times of uncertainty. It has also helped build better tomorrows. Caring and social responsibility are hallmarks of our corporate culture—so much so that we have enhanced our Company logo with the new service mark: “The Company That Cares.”



Making a positive difference in the communities we serve is a shared passion at Security Mutual. Our employees and our field associates volunteer for and donate to many charitable and civic organizations and programs, including charitable health foundations, literacy initiatives, holiday giving programs, community beautification and improvement projects and various youth activities, such as sports and scouting programs. This year, the United Way of Broome County presented Security Mutual with a Thomas J. Watson Gold Award for the 25<sup>th</sup> consecutive year in recognition of its outstanding 2018 campaign.

In addition to the charitable activities of our employees and field associates, the Security Mutual Life Foundation assists a variety of nonprofit organizations providing services to individuals and families.

A recent initiative of the Security Mutual Life Foundation is Sock Out Cancer<sup>®</sup>. This program was established in 2017 as a community-based fundraising program that works primarily with local hospital foundations to provide financial assistance to cancer patients who need help paying for basic non-medical needs such as food, housing, and transportation to medical treatments. There are many types of cancer, represented by more than 25 different colors. The Sock Out Cancer logo—a pair of multi-hued socks—symbolizes the fight against cancer in all its forms. Sock Out Cancer is funded through donations, community-based fundraising efforts and the sale of its signature multi-colored socks, all of which also help raise public awareness of the financial challenges facing families fighting cancer.

This year's Sock Out Cancer events included a benefit concert celebrating music's greatest decade . . . the '80s! The concert featured music from two of that era's most well-known bands—Santana and Journey—performed by Alex Ligertwood, former lead singer for Santana; Kevin Chalfant, who has performed on stage as lead vocalist with Journey; and the world-traveled eight-piece Philip Myers Band.

Sock Out Cancer continues to inspire many, and the movement is growing. Again this year, the work of Sock Out Cancer was honored by the New York State Senate and Assembly, who designated June 2, 2019, as the third annual Sock Out Cancer Day in New York State. Please join us to help Sock Out Cancer in communities nationwide. To learn more, please visit [SockOutCancer.org](http://SockOutCancer.org), or call us at 607-338-SOCK.

*Sock Out Cancer<sup>®</sup>, LLC, is wholly owned by the Security Mutual Life Foundation, which is a New York 501(c)(3) public charity. Deductible charitable donations may be made directly to Sock Out Cancer, LLC, or to the Security Mutual Life Foundation.*

### The Jim “Mudcat” Grant All-Star Golf Tournament

The Security Mutual Foundation also presents the Jim “Mudcat” Grant All-Star Golf Tournament, now in its 18<sup>th</sup> year. Established in 2002, this special event benefits area youth by supporting the Boys & Girls Clubs of Binghamton, Catholic Charities of Broome County, the Community Hunger Outreach Warehouse (CHOW) and the Broome County Urban League. Additional monies raised the day of the tournament go to help U.S. military veterans, with a special focus on homeless veterans in Broome County. More than 25 professional baseball players and other celebrities participate in the tournament. The tournament also provides area youth with the opportunity to meet and learn from some of baseball's greatest players.

Whether we're helping you plan for a secure tomorrow or working to improve the communities in which we live and work, Security Mutual believes that together—and only together—we make a difference.



*Sock Out Cancer<sup>®</sup> took flight in 2017 and continues to grow as more and more individuals and health service organizations begin instituting programs to benefit financially distressed cancer patients in their home communities.*









**SECURITY MUTUAL LIFE**  
INSURANCE COMPANY OF NEW YORK  
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