



Security Mutual Life Presents...  
**THE ENHANCED SMLXPRESS  
UNDERWRITING PROGRAM**



The SMLXPRESS Underwriting Program is designed to speed up the underwriting and policy issue process. Simply submit your in-good-order Individual Life Insurance Application Part 1 and Nonmedical Application Part 2 (including all other state- and company-required forms) for SMLXPRESS Underwriting consideration. (Available on new business cases only.)

- ✓ **There are No Exam Requirements and No Lab Testing for qualified\* applicants.**
- ✓ **SML will request information from third-party data sources.**
- ✓ **Up to \$1,000,000 in coverage is offered on all Standard and better rate classes for applicants between the ages of 18-60 (actual age), effective 6/13/18.**
- ✓ **Applicants meeting our guidelines should be approved within five business days with no further underwriting.**

**Underwriting Classes Include\*\*:** Preferred Plus Nonsmoker, Preferred Nonsmoker, Preferred Smoker, Standard Plus Nonsmoker, Standard Nonsmoker, Standard Smoker.

**Products Include\*\*:** Security Designer WL4U®, Security Mutual Life Customized UL4U® Universal Life Insurance Policy, LT Security Plus, ProValue ART, Survivorship UL, Monthly Benefit Life, Pension Customizer WL, Unisex Security XLC, Unisex Capital UL Max and Capital UL Max. (Riders vary by product.)

**Submit Your Case Today for SMLXPRESS UNDERWRITING!**  
For assistance, please call the Underwriting Department at 800-346-7171.

This program description is not complete; for further SMLXPRESS Underwriting Program guidelines, qualifications and limitations, refer to Producer Summary 0014413XX.

\*If the applicant does not qualify, or upon our initial assessment we determine the case will be rated higher than Standard, full underwriting will apply.

\*\*Available Underwriting Classes and Riders vary by product. Product availability and features may vary by state. Consult SecurityLink for product details and state availability.

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**This program may be discontinued at any time at the Company's sole discretion.**

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