



AT-A-GLANCE

Security Mutual life insurance policies have been protecting families and businesses since 1886. Our latest whole life product series, Security Designer WL4U2SM, offers four fixed-premium, participating policies with a wide range of features to help meet a multitude of needs. Each product offers guaranteed premiums, cash values and death benefits. Optional riders provide product flexibility and customized protection for living needs and survivor benefits. Further, each policy offers a Chronic Illness Benefit Rider to accelerate benefits should the need arise. Security Designer WL4U2SM policies help deliver lifetime financial security.

Issue Classifications	WL4U2 LP121 Payable to age 121 Policy Fee Yearly: \$75 Issue Ages*/Min Face Amt	WL4U2 LP100 Payable to age 100 Policy Fee Yearly: \$75 Issue Ages*/Min Face Amt**	WL4U2 LP65 Payable to age 65 Policy Fee Yearly: \$75 Issue Ages*/Min Face Amt	WL4U2 10 Pay Payable 10 years Policy Fee Yearly: \$75 (ages 0-17 \$0) Issue Ages*/Min Face Amt
Preferred Plus Nonsmoker	18 – 80 \$100,000	18 – 85 \$100,000	18 – 54 \$100,000	18 – 80 \$100,000
Preferred Nonsmoker	18 – 80 \$100,000	18 – 85 \$100,000	18 – 54 \$100,000	18 – 80 \$100,000
Standard Nonsmoker	18 – 80 \$100,000	18 – 85 \$25,000	18 – 54 \$100,000	18 – 80 \$100,000
Preferred Smoker	18 – 80 \$100,000	18 – 85 \$100,000	18 – 54 \$100,000	18 – 80 \$100,000
Standard Smoker	18 – 80 \$100,000	18 – 85 \$25,000	18 – 54 \$100,000	18 – 80 \$100,000
Juvenile Preferred	N/A	0 – 17 \$25,000	N/A	0 – 17 \$100,000
Special Classes (Table 2 -16)	--	--	--	--

*Age Nearest Birthday

**The face amount of the base WL4U LP100 policy plus the Custom Term Rider or the Combo Rider must total at least \$100,000 for Preferred Plus Nonsmoker, Preferred Nonsmoker and Preferred Smoker classes to be available.

Description	Our most economical whole life insurance policy offers modest premiums and provides long-term guaranteed cash values.	Our most versatile whole life insurance policy with a full complement of riders to help meet a wide range of needs. A higher cash value accumulation helps meet living needs.	A cash value-focused whole life insurance policy to help meet business and retirement planning needs.	A limited pay, high premium whole life insurance policy paid up in 10 years with rapid cash value accumulation.
Key Uses	<ul style="list-style-type: none"> Survivor Protection Family Income Replacement Mortgage Protection Personal Banking 	<ul style="list-style-type: none"> Survivor Protection Family Income Replacement Mortgage Protection/Acceleration Supplemental Funds for Retirement College Planning Business Needs Personal Banking 	<ul style="list-style-type: none"> Supplemental Funds for Retirement College Planning Business Continuation Executive Compensation 	<ul style="list-style-type: none"> Supplemental Funds for Retirement Affluent Savers College Planning Grandparent Gifting
Rate Bands	\$100,000 \$500,000+	\$25,000 \$100,000 \$500,000+	\$100,000 \$500,000+	\$100,000 \$500,000+
Premium Modes (Modal Factors)	Annual (1.0) Semiannual (.52) Quarterly (.265) Electronic Fund Transfer (EFT) Monthly (.086)	Annual (1.0) Semiannual (.52) Quarterly (.265) Electronic Fund Transfer (EFT) Monthly (.086)	Annual (1.0) Semiannual (.52) Quarterly (.265) Electronic Fund Transfer (EFT) Monthly (.086)	Annual (1.0) Semiannual (.5050) Quarterly (.2525) Electronic Fund Transfer (EFT) Monthly (.0841)
Dividend Options	<ul style="list-style-type: none"> Cash Reduce Premiums Purchase Paid-Up Additions Accumulate at Interest Purchase One-Year Term Additions 	<ul style="list-style-type: none"> Cash Reduce Premiums Purchase Paid-Up Additions Accumulate at Interest Purchase One-Year Term Additions 	<ul style="list-style-type: none"> Cash Reduce Premiums Purchase Paid-Up Additions Accumulate at Interest Purchase One-Year Term Additions 	<ul style="list-style-type: none"> Cash Reduce Premiums Purchase Paid-Up Additions Accumulate at Interest Purchase One-Year Term Additions

Continued On Reverse Side

Product Features

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.

Rider/Benefit Availability

	LP121	LP100	LP65	10 Pay
Enhanced Paid-Up Additions Rider (PUAR) (Rider Form Nos. IO-9358-FPUA in NY; ICC14-109358; Series IO-9358-F, IO-9358-NF.)	✓	✓	✓	✓
Combo Rider (Term and Paid-Up Additions Combination Rider) (Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-109359; Series IO-9359, IO-9359-NF.)	✓	✓	✓	✓
Level Term Rider (LTR): 10-Year (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-109360; Series IO-9360, IO-9360-NF.)	✓	✓	✓	✓
Level Term Rider (LTR) 15-, 20-, 30- Year (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-109360; Series IO-9360, IO-9360-NF.)	✓	✓	✓	
Custom Term Rider (CTR) (Rider Form Nos. IO-9318-NY; ICC09-109318; Series IO-9318, IO-9318-NF.)		✓		
Disability Waiver of Premium (DWP) (Rider Form Nos. IO-9311-NF-NY Rev. 5/17; ICC17-109311; Series IO-9311, IO-9311-NF.)	✓	✓	✓	✓
Accidental Death Benefit (ADB) (Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-109357; Series MK-2915-B, MK-2915-BF.)	✓	✓	✓	
Chronic Illness Accelerated Death Benefit Rider (CIBR) (Rider Form Nos. IO-9335-NY-WL; ICC14-109335-WL; Series IO-9335-WL, IO-9335-NF-WL.)	✓	✓	✓	✓
Terminal Illness Options Accelerated Death Benefit Rider (TIR) (Rider Form Nos. IO-9370-TIR500-NY; ICC16-109370; Series IO-9370, IO-9337, IO-9107-CA-D.)	✓	✓	✓	✓
Enhanced Guaranteed Insurability Option (EGIO) (Rider Form Nos. MK-3366 in NY; Series MK-3366.)		✓		
Premiums Paid in Advance	✓	✓	✓	✓
Premium Service Agreement (PSA)⁺	✓	✓	✓	✓

⁺ 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.

The Chronic Illness Accelerated Death Benefit Rider is a life insurance policy and rider that accelerates the death benefit on account of chronic illness, and is not a health insurance policy or rider providing long-term care insurance subject to the minimum requirements of New York law or other applicable law, 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. 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 be taxable and may affect eligibility for public assistance programs.

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

Product availability and features may vary by state. Consult SecurityLink for state availability and state variations. Like all life insurance policies, this series contains exclusions, limitations and terms for keeping them in force.

Copyright © 2020, Security Mutual Life Insurance Company of New York. All rights reserved.

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.



The Company That Cares.[®]

