

# “Fully Insured” Plans

## Some Questions To Consider When Selecting A Provider

Although “fully insured” retirement plans have been permitted under the Internal Revenue Code since 1974, following the enactment of ERISA, only a few companies have actively promoted this type of plan design. You owe it to your clients to closely examine the various “fully insured” retirement plans providers and select those that bring both experience and real value to your firm. We believe the following questions should be considered:

Question	SAI & Security Mutual	Others
Has actively promoted and administered “fully insured” retirement plans since their inception in 1974? . . . . .	YES	?
Provides advanced case consultation and proposals (including carve-outs) from their Home Office Advanced Marketing team vs. relying on third parties? . . . . .	YES	?
Uses IRS tested fixed and guaranteed whole life and annuity products with level premiums until Normal Retirement Age? . . . . .	YES	?
Offers life insurance products that consistently rank within the top quartile of competitive surveys? . . . . .	YES	?
Has a dedicated and experienced Individual Customer Service Team that can provide client service for qualified life products?. . . . .	YES	?
Provides a comprehensive training program using seminars, schools, webcasts, marketing publications and point of sale literature? . . . . .	YES	?
Sponsors a customized website to provide 24/7 service to professionals? . . . . .	YES	?
Compensates its agent distribution system directly vs. relying on third parties that work with you on a split commission basis?. . . . .	YES	?
Is a recognized industry leader in small business retirement plan design and administration? . . . . .	YES	?

**When you weigh the experience, support and products of Security Mutual Life against others, we are confident you will see the Security Advantage. For more information on our products and plans, visit [www.SMLplans.com](http://www.SMLplans.com) or give us a call at 800.346.7171.**

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