



Security Mutual Life's Customized UL4U™

New and Improved Universal Life Insurance! Really? Really!



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The Security Mutual Life Customized UL4U™ universal life insurance policy surpasses many other UL policies by offering flexible premiums with solid death benefit guarantees and potential for significant cash value accumulation.

Adding the Chronic Illness Benefit Rider further sets UL4U apart from the competition by providing an important living benefit should the insured become chronically ill. Very few carriers offer this powerful combination of flexibility, guarantees and benefits in a universal life product.

Flexibility and Guarantees— a Winning Combination

AG38? No Problem for UL4U!

Customized UL4U is a solid, reliable product offering in a universal life market marked by upheaval

WinFlex Illustrations
Security Mutual Life
CUSTOMIZED UL4U™

Choose "Target"

- (1) Build cash value
- (2) Endow at Age 100*
- (3) Create long-term death benefit guarantees.

**For nonsmoker classes, issue ages up to 68. Pay premiums to age 100.*

throughout this last quarter of 2012 caused by revisions to Actuarial Guideline 38 (AG 38).

AG 38 clarified reserve standards for so-called secondary guarantee universal life (SGUL) products with long-term death benefit guarantees and caused many carriers to revise their product offerings. Some carriers needed to increase reserves held for SGUL products and also to raise their premiums. Some SGUL products have already disappeared from the market and others will fade away at the end of this year.

UL4U Delivers!

Customized UL4U is suitable for a wide variety of personal and business protection needs. UL4U may not offer the lowest premium, but it will deliver

excellent value. UL4U performs best when it builds cash value, and it builds cash value best when funded with target premiums or higher.

Cash value growth drives down net costs to the policyowner while adding flexibility. That flexibility empowers the policyowner should his/her needs change in the future. The cash value accumulation affords the policyowner more options. The pure SGUL products offer little flexibility.

The WinFlex illustration system demonstrates the flexibility of the Customized UL4U and shows the cash values and guaranteed death benefits as well.

Fund the Customized UL4U at the target premium to create a policy with cash value accumulation and long-term death benefit guarantees.

(continued)

P r o d u c t s		Key Features			
		Flexible Premiums	Cash Value Growth Potential	Guaranteed Death Benefits	Chronic Illness Benefits
	Traditional UL	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	?
	Secondary Guarantee Universal Life	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Security Mutual Life Customized UL4U™	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

For most issue ages, nonsmokers paying the target premium will endow the policy at age 100 based on current non-guaranteed assumptions, and the illustrated guaranteed death benefit period provided will approach life expectancy.

WinFlex calculates and illustrates longer guaranteed death benefits, if needed. Simply solve for a No-Lapse Guarantee premium for the desired period, and the required premium will be calculated and illustrated.

Paying the enhanced value annual premium (EVAP) maximizes the benefit of non-guaranteed elements including the interest rate credited and cost of insurance charges, in

accordance with the policy's enhanced value measure provision. Remember, the target premium and the EVAP are the same. So, pay the target to get the best available interest credits and cost of insurance charges.

Illustration Primer

Early in November 2012, Kim Ross and I recorded a webcast demonstrating WinFlex and illustrating the Customized UL4U. In this one-hour session, we covered a wide variety of topics from installing the WinFlex system, to establishing default settings, to creating illustrations with complex premium solves—and more!

Anyone who runs our illustration systems will benefit from viewing this recorded webcast. Access the recording through SecurityLink or send me an email (dfoley@smlny.com) and I will provide you with a link to it.

Customized UL4U, a powerful universal life product, will continue to be a market force into the future. It provides the flexibility, guarantees and benefits your clients need. Should you need assistance with illustrations, contact the Marketing Department.

Check it out! You'll be glad you did!



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