

# Product Guide



Product	Competitive Advantages	Markets	Key Features
<b>WHOLE LIFE</b>			
<b>Customizer WL Flex</b> <b>Issue Ages:</b> 18-79 Preferred and Standard Classes 0-17 Aggregate <b>Minimum Face:</b> \$50,000 Standard Classes and Aggregate \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>Guaranteed Cash Value Interest Rate 4%</li> <li>Occasional Cigar Smokers May Qualify for Preferred Classes</li> <li>Variable Loan Interest Rates</li> <li>Non-Direct Recognition Dividends</li> <li>Year 1 Policy Loans Permitted</li> </ul>	<ul style="list-style-type: none"> <li>Business <ul style="list-style-type: none"> <li>Buy-Sell</li> <li>Deferred Comp</li> <li>Executive Bonus</li> </ul> </li> <li>Personal <ul style="list-style-type: none"> <li>Estate Planning</li> <li>Retirement Income</li> <li>Charitable Giving</li> <li>Education Funding</li> <li>Income Replacement</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Chronic Illness Benefit Rider*</li> <li>Flex Paid-Up Additions Rider*</li> <li>Living Benefits Rider</li> <li>Custom Term Rider</li> <li>Level Term Rider</li> <li>Enhanced Guaranteed Insurability Option Rider</li> <li>Disability Waiver of Premium (5-year "Own Occ")*</li> <li>Accidental Death Benefit</li> <li>Premiums Paid in Advance</li> <li>Premium Service Agreement</li> </ul> Policy Forms 2104-NY, ICC09-2104, Series 2104
<b>Customizer LP85 Flex</b> <b>Issue Ages:</b> 18-75 Preferred and Standard Classes 0-17 Aggregate <b>Minimum Face:</b> \$50,000 Standard Classes and Aggregate \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>Advantage Loan Benefit for Policy Loans in Years 20 and Later</li> <li>Guaranteed Cash Value Interest Rate 4%</li> <li>Occasional Cigar Smokers May Qualify for Preferred Classes</li> <li>Non-Direct Recognition Dividends</li> <li>Year 1 Policy Loans Permitted</li> </ul>	<ul style="list-style-type: none"> <li>Business <ul style="list-style-type: none"> <li>Executive Comp</li> <li>Buy-Sell</li> <li>Deferred Comp</li> <li>Executive Bonus</li> </ul> </li> <li>Personal <ul style="list-style-type: none"> <li>Education Funding</li> <li>Retirement Income</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Flex Paid-Up Additions Rider*</li> <li>Living Benefits Rider</li> <li>Level Term Rider</li> <li>Disability Waiver of Premium (5-year "Own Occ")*</li> <li>Accidental Death Benefit</li> <li>Premiums Paid in Advance</li> <li>Premium Service Agreement</li> </ul> Policy Forms 2105-NY, ICC09-2105, Series 2105
<b>Pension Customizer WL</b> <b>Issue Ages:</b> 18-80 <b>Minimum Face:</b> \$25,000 Standard Classes \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>"Easy Issue" Underwriting</li> <li>Qualified Plan Administration Available</li> <li>Guaranteed Cash Value Interest Rate 4%</li> <li>Occasional Cigar Smokers May Qualify for Preferred Classes</li> </ul>	<ul style="list-style-type: none"> <li>Qualified Plans</li> <li>Defined Benefit</li> <li>412 (e)(3)</li> <li>Cash Balance</li> <li>Defined Contribution</li> <li>401 (k)</li> </ul>	<ul style="list-style-type: none"> <li>Flexible Premium Annuity Rider</li> <li>Paid-up Additions Rider</li> <li>Custom Term Rider</li> <li>Living Benefits Rider</li> </ul> Policy Form Series 2087-U
<b>TERM</b>			
<b>LT Security Plus</b> <b>Issue Ages:</b> 10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50 <b>Minimum Face:</b> \$100,000	<ul style="list-style-type: none"> <li>Guaranteed Level Premiums for 10, 15, 20 or 30 Years</li> <li>Excellent Conversion Options and Product Choices</li> <li>Occasional Cigar Smokers May Qualify for Preferred Classes</li> <li>Six Risk Classifications</li> </ul>	<ul style="list-style-type: none"> <li>Personal</li> <li>Business</li> </ul>	<ul style="list-style-type: none"> <li>Renewable to Age 90</li> <li>Conversion Credits Currently Offered for Years 2-5</li> <li>Enhanced Conversion Rider</li> <li>Disability Waiver of Premium</li> <li>Accidental Death Benefit</li> <li>Living Benefits Rider</li> </ul> Policy Form 2106-NY, ICC11-2106, Series 2106
<b>ProValue ART</b> <b>Issue Ages:</b> 18-79 <b>Minimum Face:</b> \$100,000 <b>Maximum Face:</b> \$500,000	<ul style="list-style-type: none"> <li>Attractive Premiums</li> <li>Provides Up to 10 Years of Coverage; Issue Ages 71-79, Coverage Can be Continued to Age 80</li> <li>Occasional Cigar Smokers May Qualify for Preferred Classes</li> </ul>	<ul style="list-style-type: none"> <li>Short Duration Needs</li> <li>Personal</li> <li>Business</li> </ul>	<ul style="list-style-type: none"> <li>Convertible Within Three Years of Issue or to Attained Age 70, Whichever is Earlier.</li> </ul> Policy Forms 2081, ICC10-2081, Series 2081-G
<b>Monthly Benefit Life</b> <b>Issue Ages:</b> 18-70 <b>Minimum Benefit:</b> \$1,000/month	<ul style="list-style-type: none"> <li>Guaranteed Level Premiums</li> <li>Guaranteed Level Monthly Income Stream Upon Death</li> <li>Provides Up to 40 Years of Coverage (35 for Smokers)</li> <li>Six Risk Classifications</li> </ul>	<ul style="list-style-type: none"> <li>Personal</li> <li>Business</li> </ul>	<ul style="list-style-type: none"> <li>Renewable to Age 95</li> <li>Optional 3% Cost of Living Increase to Monthly Income</li> <li>Disability Waiver of Premium</li> </ul> Policy Forms 2107-NY, 2107-C-NY, Series 2107, 2107-C

\*These product features are not available in all states.

Product	Competitive Advantages	Markets	Key Features
UNIVERSAL LIFE			
<b>Security Mutual Life Customized UL4U® Universal Life Insurance Policy</b> <b>Issue Ages:</b> 16-85 Preferred and Standard Classes 0 - 15 Composite <b>Minimum Face:</b> \$50,000 Standard Classes and Composite \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>• Long-term No-lapse Guarantees</li> <li>• Opportunity For Impressive Cash Value Growth</li> <li>• Accelerated Policy Benefits</li> <li>• Enhanced Value Annual Premium</li> <li>• Guaranteed Minimum Interest Rate 3%</li> <li>• Occasional Cigar Smokers May Qualify for Preferred Classes</li> <li>• Death Benefit Options: Level, Increasing</li> </ul>	<ul style="list-style-type: none"> <li>• Business</li> <li>• Personal</li> </ul>	<ul style="list-style-type: none"> <li>• Broad Premium Range</li> <li>• Chronic Illness Benefit Rider*</li> <li>• Overloan Protection Rider</li> <li>• Guaranteed Purchase Offer Rider</li> <li>• Living Benefits Rider</li> <li>• Waiver of Monthly Deduction</li> <li>• Accidental Death Benefit</li> </ul> <p>Policy Forms 2110-NY, ICC12-2110, Series 2110</p>
<b>Unisex Security XLC</b> <b>Issue Ages:</b> 16-80 Preferred Classes 16-85 Standard Classes <b>Minimum Face:</b> \$25,000 Standard Classes \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>• Attractive Target Premiums</li> <li>• “Easy Issue” Underwriting</li> <li>• Qualified Plan Design Flexibility</li> <li>• Death Benefit Options: Level; Increasing</li> <li>• Occasional Cigar Smokers May Qualify for Preferred Classes</li> </ul>	<ul style="list-style-type: none"> <li>• Qualified Plans</li> <li>• Defined Benefit</li> <li>• Defined Contribution</li> <li>• 401(k)</li> </ul>	<ul style="list-style-type: none"> <li>• Broad Premium Range</li> <li>• 5-Year No-Lapse Guarantee Premium Option</li> </ul> <p>Policy Forms 2099-U-NY, ICC08-2099-U, Series 2099-U</p>
<b>Survivorship UL</b> <b>Issue Ages:</b> 18-90 (no limit on age difference between the two insureds) <b>Minimum Face:</b> \$250,000 (\$500,000 for some states)	<ul style="list-style-type: none"> <li>• Guaranteed Minimum Interest Rate 3%</li> <li>• Flexible Premiums</li> <li>• Single Life Term Life Insurance Riders</li> <li>• Suitable for the (m)ILIT</li> <li>• One Uninsurable Accepted—Other Insured Must be Table 4 or Better</li> <li>• No Age Spread Limitations</li> <li>• Occasional Cigar Smokers May Qualify for Preferred Classes</li> </ul>	<ul style="list-style-type: none"> <li>• Estate and Business Planning</li> </ul>	<ul style="list-style-type: none"> <li>• Second-to-Die Protection</li> <li>• 5-Year No-Lapse Guarantee Premium Option</li> <li>• Term Life Insurance Rider</li> <li>• Split Option Riders</li> <li>• Living Benefits Rider</li> </ul> <p>Policy Forms 2091-NY, ICC08-2091, Series 2091-G</p>
<b>Capital UL Max</b> <b>Issue Ages:</b> 16-80 Preferred Classes 16-85 Standard Classes <b>Minimum Face:</b> \$250,000	<ul style="list-style-type: none"> <li>• High Early Cash Value</li> <li>• Guaranteed Minimum Interest Rate 3%</li> <li>• Occasional Cigar Smokers May Qualify for Preferred Classes</li> <li>• Death Benefit Options: Level, Increasing, Return of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Qualified Deferred Compensation</li> <li>• Supplemental Executive Retirement Plans</li> <li>• Asset Preservation Planning</li> <li>• Financed Premium Arrangements</li> </ul>	<ul style="list-style-type: none"> <li>• Efficient Access to Cash Value with Fixed Loan Interest Rates</li> <li>• No Surrender Charges</li> <li>• Broad Premium Range</li> <li>• Waiver of Monthly Deduction</li> <li>• Levelized Field Compensation</li> <li>• Living Benefits Rider</li> <li>• Accidental Death Benefit</li> </ul> <p>Policy Forms 2097-NY, ICC09-2097, Series 2097</p>
<b>Unisex Capital UL Max</b> <b>Issue Ages:</b> 16-80 Preferred Classes 16-85 Standard Classes <b>Minimum Face:</b> \$25,000 Standard Classes \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>• High Early Cash Value</li> <li>• “Easy Issue” Underwriting</li> <li>• Guaranteed Minimum Interest Rate 3%</li> <li>• Occasional Cigar Smokers May Qualify for Preferred Classes</li> </ul>	<ul style="list-style-type: none"> <li>• Specialty Qualified Retirement Plans</li> <li>• Non-Qualified Deferred Compensation</li> </ul>	<ul style="list-style-type: none"> <li>• Efficient Access to Cash Value with Fixed Loan Interest Rates</li> <li>• No Surrender Charges</li> <li>• Broad Premium Range</li> <li>• Levelized Field Compensation</li> </ul> <p>Policy Forms 2098-U-NY, ICC08-2098-U, Series 2098-U</p>
ANNUITIES			
<b>Security Access SPIA</b> <b>Life Only Income Option</b> <b>Issue Ages:</b> 40 Years & 0 Months – 80 Years & 0 Months <b>Life with Guarantee Period –</b> (Issue Ages Vary Based on Max Years Guaranteed) <b>Minimum Premium:</b> \$5,000 (Provided it Purchases a Minimum Monthly Income of at Least \$25) Home Office Approval Required for Amounts Exceeding \$500,000	<ul style="list-style-type: none"> <li>• Cash Liquidity Benefits</li> <li>• Payouts for:                Life Only                Life with Guarantee Period                Joint and 100% to Survivor                Joint and 100% to Survivor with Guarantee Period                Joint and Reduced Amount to Survivor</li> <li>• Guaranteed Lifetime Income</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement Income Planning</li> <li>• Non-Tax Qualified and Tax-Qualified Plans</li> </ul>	<ul style="list-style-type: none"> <li>• 20% Withdrawal Benefit Rider</li> <li>• Guarantee Period Withdrawal Rider</li> <li>• Annuity Income Advance Rider</li> <li>• Payment Frequency: Monthly, Quarterly, Semi-Annually, Annually</li> </ul> <p>Policy Forms 2102-NY, 2102-GP-NY, 2103-NY, 2103-R-NY, 2103-GP-NY, ICC09-2102, ICC09-2102-GP, ICC09-2103, ICC09-2103-R, ICC09-2103-GP, Series 2102, 2102-GP, 2103, 2103-R, 2103-GP</p>
<b>Single Premium Deferred Annuity</b> <b>Issue Ages:</b> 0-85 <b>Minimum Premium:</b> \$5,000 <b>Maximum Premium:</b> Home Office Approval Required for Amounts Exceeding \$500,000	Product Features Vary by State SPDA-5&5 Offers: <ul style="list-style-type: none"> <li>• Interest Rate Banding</li> <li>• Year 1: 5% Surrender Charge-Free Withdrawal</li> <li>• 10% Surrender Charge-Free Withdrawal After 1st Year.</li> <li>• 5 Year Surrender Charge Pattern (7%-7%-7%-6%-5%)</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Qualified</li> <li>• Qualified Plans</li> <li>• IRA Rollover</li> <li>• TSA</li> <li>• Retirement Savings</li> </ul>	<ul style="list-style-type: none"> <li>• Systematic Withdrawals</li> <li>• Annuitization Options</li> </ul> <p>Policy Forms 2095, 2095-U ICC10-2095, ICC10-2095-U, Series 2055, 2055-I, 2056, 2056-I, 2055-Q, 2055-Q-I, 2056-Q, 2056-Q-I, 2083 Ed. 6/05, 2083-Q Ed. 6/05, 2084 Ed. 6/05, 2084-Q Ed.6/05</p>
<b>Flexible Premium Annuity</b> <b>Issue Ages:</b> 0-80 <b>Minimum Premium:</b> \$25/Year	<ul style="list-style-type: none"> <li>• Guaranteed Interest Rate 1%</li> <li>• 10% Surrender Charge-Free Withdrawal After 1st Year</li> <li>• 10-Year Surrender Charge Period</li> <li>• Available as a Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Qualified Plans Only</li> </ul>	<ul style="list-style-type: none"> <li>• 2% Bailout Provision</li> </ul> <p>Policy Forms Series 1917-B, 1917-B-I, 2111-Q-NY, IO-9347-Q-NY</p>

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<b>WORKSITE PRODUCTS</b>			
<b>Benefits Whole Life and Benefits UL</b> (Voluntary Payroll Deduction Life Insurance) <b>Minimum Group Size:</b> 10 Lives	<ul style="list-style-type: none"> <li>• 10 Lives for Simplified Issue</li> <li>• 51 Lives for Conditional Guaranteed Issue</li> <li>• Guaranteed Issue Subject to Eligibility and Participation Requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Employer Groups</li> <li>• Hospitals</li> <li>• Nursing Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Automatic Increase Benefit Rider* (UL Only)</li> <li>• Laptop Enrollment</li> <li>• 48-Hour Case Approval</li> <li>• Bilingual Marketing and Sales Materials</li> <li>• Accept or Reject Underwriting to \$200,000</li> </ul> <p>WL Policy Forms ICC08-2093, Series 2093, 2093-G UL Policy Forms 2096-NY-A, ICC08-2096, Series 2096</p>
<b>Accident Security</b> (Voluntary Payroll Deduction Accident Insurance)	<ul style="list-style-type: none"> <li>• Participation Minimum of 25% or 10 Lives</li> <li>• 1<sup>st</sup> Day Coverage</li> <li>• Guaranteed Renewable</li> <li>• Portable</li> <li>• One Level Premium for All Underwriting Classes (Age, Sex, Tobacco Use, Eligible Industries)</li> </ul>	Employer/Employee Groups that Do Not Currently Provide Accident Benefits or that Wish to Transfer the Premium Expense to Their Employees	<ul style="list-style-type: none"> <li>• Three Plans: Plus, Gold, Platinum</li> <li>• Competitive Rates and Benefits</li> <li>• Sports Package</li> <li>• Specialty Optional Benefits</li> <li>• Flexible Emergency Room and Urgent Care Benefits</li> <li>• Effective on the Date the Application and Payroll Deduction Authorization are Signed</li> </ul> <p>Policy Form A2109-NY</p>
<b>Security DI/LTD</b> (Voluntary Payroll Deduction Disability Insurance) <b>Minimum Group Size:</b> 10 Lives	<ul style="list-style-type: none"> <li>• Participation Minimum = Greater of 25% or 10 Lives</li> <li>• Multiple Elimination Periods and Benefit Durations Available</li> <li>• 2 Year Rate Guarantee</li> <li>• Infectious &amp; Contagious Disease Benefit</li> <li>• Medical or COBRA Premium Disability Benefit</li> </ul>	Employer/Employee Groups that Do Not Currently Provide Disability Benefits* or that Wish to Transfer the Premium Expense to Their Employees	<ul style="list-style-type: none"> <li>• Guaranteed Issue to \$3,000/Month. Subject to Eligibility and Participation Requirements</li> <li>• Maximum \$6,000/Month</li> <li>• 24-Hour Coverage</li> <li>• Multiple Age Bands</li> <li>• Heaped Commissions (For Most Industries)<sup>†</sup></li> </ul> <p><sup>†</sup><i>Not in NY</i> Policy Form WGDI</p>
<b>Security DI/STD</b> (Voluntary Payroll Deduction Disability Insurance) <b>Minimum Group Size:</b> 10 Lives	<ul style="list-style-type: none"> <li>• Participation Minimum = the Greater of 25% or 10 Lives</li> <li>• Multiple Elimination Periods and Benefit Durations Available</li> <li>• Benefits Payable Up to 6 Weeks for Pre-Existing Conditions.</li> <li>• Brochure Rates under 500 Eligible Lives; Home Office Approval 500+</li> </ul>	Employer/Employee Groups that Do Not Currently Provide Disability Benefits or that Wish to Transfer the Premium Expense to Their Employees	<ul style="list-style-type: none"> <li>• Guaranteed Issue to \$3,000/month Subject to Eligibility and Participation Requirements</li> <li>• Maximum \$6,000/month</li> <li>• On- and Off-the-Job Coverage Available</li> <li>• Three Age Bands</li> <li>• Portable Coverage (Subject to Policy Provisions)</li> <li>• Heaped Commissions (For Most Industries)<sup>†</sup></li> </ul> <p><sup>†</sup><i>Not in NY</i> Policy Form WGDI</p>
<b>GROUP PRODUCTS</b> <i>Secure Benefit Solutions: Competitive Compensation, Competitive Rates and Guaranteed Issue Available for ALL Group Lines</i>			
<b>Group Life (AD&amp;D)</b> (Employee and Dependents)	<ul style="list-style-type: none"> <li>• Employer-Paid or Contributory</li> <li>• Flexible Benefit Schedules</li> <li>• Supplemental Life Available</li> </ul>	<ul style="list-style-type: none"> <li>• Available to Groups with 10 or More Lives</li> <li>• Unions and Associations May Also Be Considered</li> </ul>	<ul style="list-style-type: none"> <li>• GI Subject to Eligible Number of Lives, and Participation Level</li> <li>• Enhanced AD&amp;D Benefits Available</li> <li>• Accelerated Death Benefits</li> <li>• Waiver of Premium if Prior to Age 60</li> <li>• Domestic Partner Coverage (Not Available in All States)</li> </ul> <p>Policy Forms GR-1982, SML-GRP, SML-LTD, SML-ME</p>
<b>Short/Long Term Disability (STD &amp; LTD)</b>	<ul style="list-style-type: none"> <li>• Multiple Elimination Periods, Benefit Durations, and Income Replacement Percentages Available</li> <li>• Employer or Employee Paid, or a Combination of Both, Including "Gross Up"</li> <li>• Multi-Year Premium Guarantee Standard</li> </ul>	Employer/Employee Groups with 10 or More Lives	<ul style="list-style-type: none"> <li>• Provides Benefits Up to 52 Weeks for STD, and Up to SSNRA for LTD</li> <li>• Partial Disability Benefits (In Most States)</li> <li>• Zero Day Residual (LTD Only)</li> <li>• Unlimited Return to Work Incentive Available (LTD Only)</li> </ul> <p>Policy Forms GI, GR-1982, SML-LTD, SML-STD</p>
<b>New York State Disability Benefits Law (DBL)</b>	<ul style="list-style-type: none"> <li>• Competitive Rates</li> <li>• Enriched DBL Available on 50+ Lives</li> <li>• Available From 1 Life</li> <li>• Out-of-State Employees May be Insured</li> </ul>	Employers with New York State Employees	<ul style="list-style-type: none"> <li>• Groups of 50 or More Lives are Experience Rated</li> <li>• Monthly FICA Reports Provided</li> <li>• W2 Preparation Available</li> </ul> <p>Policy Form DBL-3796</p>
<b>Small Group (2 to 9 Lives)</b>	<ul style="list-style-type: none"> <li>• Satisfy Employee Benefit Needs for Small Employers</li> <li>• Professional Administration</li> <li>• Guaranteed Issue (for Life – LTD – STD) Subject to Eligibility and Participation Requirements</li> <li>• All Lines of Coverage Stand Alone</li> <li>• No Minimum Premium Requirements</li> </ul>	Provides High-Quality Group Products to Small Groups.	<ul style="list-style-type: none"> <li>• Rapid Quoting Process</li> <li>• Life, STD and LTD Available as Stand Alone or in Combination</li> </ul> <p>Policy Forms GR-1982, SML-GRP, GLTD</p>

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Product	Competitive Advantages	Markets	Key Features
<b>GROUP PRODUCTS</b> <i>(Continued)</i>			
New Jersey Temporary Disability Benefits (TBD)	<ul style="list-style-type: none"> <li>• Minimum Group Size 25</li> <li>• Benefits Comply with State Requirements</li> </ul>	<ul style="list-style-type: none"> <li>• New Jersey Employees</li> </ul>	<ul style="list-style-type: none"> <li>• Benefits Conform to State-Mandated Benefits</li> <li>• Benefits are Payable for the Maximum of 26 Weeks</li> <li>• Benefits Commence on the 8th Consecutive Day of Disability</li> <li>• Benefits are Paid Retroactive to the 1st Day if Disabled for 3 Weeks or More</li> </ul> <p>Policy Form TDB-4510</p>
New Jersey Family Leave Benefits (FLB)	<ul style="list-style-type: none"> <li>• Additional Compulsory Benefit for Employees in the State of New Jersey</li> <li>• Benefits Comply with State Requirements</li> </ul>	Security Mutual New Jersey TDB Policyholders	<ul style="list-style-type: none"> <li>• Benefits Conform to State-Mandated Benefits</li> <li>• Benefits are Payable for the Maximum of 6 Weeks</li> <li>• Benefits Commence on 8th Consecutive Day of Disability</li> <li>• Benefits are Paid Retroactive to the 1st Day if Disabled for 3 Weeks or More</li> </ul> <p>Policy Form NJTFL</p>
<b>VOLUNTARY GROUP (25+ Lives)</b> <i>Secure Benefit Solutions</i>			
Term Life/AD&D	<ul style="list-style-type: none"> <li>• May Be Written “Stand Alone”</li> <li>• Competitive Age Banded Premium Rates</li> <li>• Multiple Options Available to Employees and Dependents</li> </ul>	Employer Groups that Want to Allow Their Employees to Choose Their Amount of Life Insurance	<ul style="list-style-type: none"> <li>• 20% Minimum Participation Required</li> <li>• GI Limits Subject to Number of Eligible Lives, Plan Design and Participation Level</li> <li>• Portable and/or Convertible</li> <li>• 17% Flat Broker Commissions</li> </ul> <p>Policy Form VOL</p>
Short/Long Term Disability	<ul style="list-style-type: none"> <li>• May Be Written Separately</li> <li>• Competitive Age Banded Premium Rates</li> </ul>	Groups that Want to Allow Their Employees to Choose Their Amount of Disability Insurance, But Do Not Want to Pay For it	<ul style="list-style-type: none"> <li>• 25% Minimum Participation Required<sup>‡</sup></li> <li>• Benefits Are Purchased in Increments (\$10 For STD; \$100 For LTD) Not to Exceed 60% of Earnings</li> <li>• Annual Re-Enrollment Limited Benefit Increases Allowed</li> </ul> <p><sup>‡</sup>NY Requires 50% Participation for Groups Under 100 Lives</p> <p>Policy Form GI</p>
<b>VESO (Voluntary Emergency Service Organizations)</b>			
Group Term Life/AD&D	<ul style="list-style-type: none"> <li>• Provides Group Life Insurance Protection to Active Volunteer Firefighters and Emergency Medical Technicians</li> <li>• Underwritten by Security Mutual and Administered by Mang Insurance Agency, LLC.</li> </ul>	Voluntary Fire Departments and Emergency Medical Organizations with at Least 10 Active Members	<ul style="list-style-type: none"> <li>• Additional Line of Duty Benefit</li> <li>• Paid Employees of Volunteer Fire Departments Also Eligible</li> <li>• AD&amp;D May Be Included with Life</li> <li>• Dependent Coverage is Available</li> <li>• Supplemental Coverage is Available</li> </ul> <p>Policy Form SML-ME</p>
<b>SML AGENCY SERVICES, INC. (In-Sourced Products)</b>			
<i>Security Mutual Life Insurance Company of New York is Not Affiliated with the Carriers Providing In-Sourced Products and Does Not Endorse or Guarantee Their Products or Services.</i>			
<b>MetLife</b> (Disability Insurance, Overhead Expense & Disability Buy-Out)	<ul style="list-style-type: none"> <li>• Top Level Vested Commission Contracts</li> <li>• DI Illustration E-Mailed or Faxed within 24 Hours of Your Request</li> </ul>	<ul style="list-style-type: none"> <li>• White Collar, Blue Collar, Small Business, Professional</li> <li>• Multi-Life – Up to 35% Discount, GSI</li> </ul>	<ul style="list-style-type: none"> <li>• True “Your Own Occ” Definition</li> <li>• Transitional “Your Own Occ” Definition</li> </ul>
<b>Berkshire</b> (Disability Income)	<ul style="list-style-type: none"> <li>• Top Level Vested Commission Contracts</li> <li>• DI Illustration E-Mailed or Faxed within 24 Hours of Your Request</li> </ul>	White Collar, Small Business, Professional	<ul style="list-style-type: none"> <li>• True “Your Own Occ” Definition</li> <li>• DI Insurance for Retirement Contributions</li> </ul>
<b>MedAmerica, Genworth John Hancock and Mutual of Omaha</b> (Long-Term Care)	<ul style="list-style-type: none"> <li>• Top Level Vested Commission Contracts</li> <li>• LTC Comparison Worksheet E-Mailed or Faxed within 24 Hours of Your Request</li> <li>• LTC Illustration E-Mailed or Faxed within 24 Hours of Your Request</li> </ul>	The Market for this Product is Unlimited. More Americans are Concerned with Financing Long-Term Care than they are with Paying for Retirement.	<ul style="list-style-type: none"> <li>• Long-Term Care Protection from Quality Companies</li> <li>• Individual</li> <li>• Affiliation/Employer Programs</li> </ul>
<b>Specialty Markets</b>	<b>Products Include</b>	<b>Available Plans</b>	<b>Services Include</b>
Qualified Retirement Planning	<ul style="list-style-type: none"> <li>• Whole Life or Universal Life</li> <li>• Annuities and Fixed Income Accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Defined Benefit</li> <li>• Defined Contribution</li> <li>• Cash Balance</li> <li>• 401(k)</li> <li>• Micro(k)</li> <li>• 412 (e)(3)</li> <li>• 430 (d)</li> </ul>	<ul style="list-style-type: none"> <li>• Plan Design</li> <li>• Actuarial Certification</li> <li>• Personalized Consulting</li> <li>• Distribution Calculators</li> <li>• Plan Documents</li> <li>• Plan Termination Services</li> <li>• Record Keeping</li> </ul>