



# SECURITY MUTUAL LIFE

## Product Guide



Product	Competitive Advantages	Markets	Key Features
<b>WHOLE LIFE</b>			
<b>Security Designer WL4U™ LP121</b> Use LP121 when the main goal is economical, long-term protection with strong guaranteed values. <b>Issue Ages:</b> 18-80 Preferred and Standard Classes <b>Minimum Face:</b> \$100,000	<ul style="list-style-type: none"> <li>• Economical; Modest Premiums</li> <li>• Long-Term Protection with Guaranteed Values</li> <li>• Year 1 Policy Loans Permitted</li> <li>• Variable Policy Loan Interest Rate</li> <li>• Advantage Loan Benefit for Policy Loans in Years 20 and Later</li> <li>• Non-Direct Recognition Dividends</li> </ul>	<ul style="list-style-type: none"> <li>• Survivor Protection</li> <li>• Family Income Replacement</li> <li>• Mortgage Protection</li> <li>• Personal Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced Paid-Up Additions Rider</li> <li>• Combo Rider</li> <li>• Level Term Rider (10-, 15-, 20-, 30-year level options)</li> <li>• Chronic Illness Benefit Rider*</li> <li>• Living Benefits (Terminal Illness) Rider*</li> <li>• Disability Waiver of Premium</li> <li>• Flexible Premium Deferred Annuity Rider</li> <li>• Premiums Paid in Advance</li> <li>• Premium Service Agreement</li> <li>• Accidental Death Benefit</li> </ul> Policy Forms 2112-NY, ICC14-2112, Series 2112
<b>Security Designer WL4U™ LP100</b> Use LP100 when goals include survivor benefits with long-term cash value appreciation with dividends and access to living values. <b>Issue Ages:</b> 18-85 Preferred and Standard Classes 0-17 Juvenile Preferred <b>Minimum Face:</b> \$25,000 Standard and Juvenile Preferred Classes \$100,000 Preferred Classes	<ul style="list-style-type: none"> <li>• Versatile</li> <li>• Living Benefits</li> <li>• Long-Term Cash Value Appreciation with Dividends</li> <li>• Year 1 Policy Loans Permitted</li> <li>• Variable Policy Loan Interest Rate</li> <li>• Advantage Loan Benefit for Policy Loans in Years 20 and Later</li> <li>• Non-Direct Recognition Dividends</li> </ul>	<ul style="list-style-type: none"> <li>• Survivor Protection</li> <li>• Family Income Replacement</li> <li>• Mortgage Protection/Acceleration</li> <li>• Supplemental Funds for Retirement</li> <li>• College Planning</li> <li>• Business Needs</li> <li>• Personal Banking</li> <li>• Juveniles</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced Paid-Up Additions Rider</li> <li>• Combo Rider</li> <li>• Level Term Rider (10-, 15-, 20-, 30-year level options)</li> <li>• Chronic Illness Benefit Rider*</li> <li>• Living Benefits (Terminal Illness) Rider*</li> <li>• Disability Waiver of Premium</li> <li>• Flexible Premium Deferred Annuity Rider</li> <li>• Premiums Paid in Advance</li> <li>• Premium Service Agreement</li> <li>• Accidental Death Benefit</li> <li>• Custom Term Rider</li> <li>• Enhanced Guaranteed Insurability Option Rider</li> <li>• Face Amounts as Low as \$25,000</li> </ul> Policy Forms 2112-NY, ICC14-2112, Series 2112
<b>Security Designer WL4U™ LP65</b> Use LP65 to build retirement values and provide protection. <b>Issue Ages:</b> 18-54 Preferred and Standard Classes <b>Minimum Face:</b> \$100,000	<ul style="list-style-type: none"> <li>• High Cash Value Accumulation</li> <li>• Year 1 Policy Loans Permitted</li> <li>• Variable Policy Loan Interest Rate</li> <li>• Advantage Loan Benefit for Policy Loans in Years 20 and Later</li> <li>• Non-Direct Recognition Dividends</li> </ul>	<ul style="list-style-type: none"> <li>• Supplemental Funds for Retirement</li> <li>• College Planning</li> <li>• Business Continuation</li> <li>• Executive Compensation</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced Paid-Up Additions Rider</li> <li>• Combo Rider</li> <li>• Level Term Rider (10-, 15-, 20-, 30-year level options)</li> <li>• Chronic Illness Benefit Rider*</li> <li>• Living Benefits (Terminal Illness) Rider*</li> <li>• Disability Waiver of Premium</li> <li>• Flexible Premium Deferred Annuity Rider</li> <li>• Premiums Paid in Advance</li> <li>• Premium Service Agreement</li> <li>• Accidental Death Benefit</li> </ul> Policy Forms 2112-NY, ICC14-2112, Series 2112
<b>Security Designer WL4U™ 10 Pay</b> Use 10 Pay to quickly pay up lifetime protection and build cash value. <b>Issue Ages:</b> 18-80 Preferred and Standard Classes 0-17 Juvenile Preferred <b>Minimum Face:</b> \$100,000	<ul style="list-style-type: none"> <li>• Paid Up in 10 Years</li> <li>• Significant Cash Value Accumulation</li> <li>• Year 1 Policy Loans Permitted</li> <li>• Variable Policy Loan Interest Rate</li> <li>• Advantage Loan Benefit for Policy Loans in Years 20 and Later</li> <li>• Non-Direct Recognition Dividends</li> </ul>	<ul style="list-style-type: none"> <li>• Supplemental Funds for Retirement</li> <li>• Affluent Savers</li> <li>• College Planning</li> <li>• Grandparent Gifting</li> <li>• Juveniles</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced Paid-Up Additions Rider</li> <li>• Combo Rider</li> <li>• Level Term Rider (10-year level option only)</li> <li>• Chronic Illness Benefit Rider*</li> <li>• Living Benefits (Terminal Illness) Rider*</li> <li>• Disability Waiver of Premium</li> <li>• Flexible Premium Deferred Annuity Rider</li> <li>• Premiums Paid in Advance</li> <li>• Premium Service Agreement</li> </ul> Policy Forms 2112-NY, ICC14-2112, Series 2112
<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> <li>• Conditional Guaranteed Issue Available</li> </ul>	<ul style="list-style-type: none"> <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

Product	Competitive Advantages	Markets	Key Features
TERM			
<b>LT Security Plus</b> <b>Issue Ages:</b> 10 Year: 18-74 in NY 18-75 outside NY 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 (Terminal Illness) Rider*</li> </ul> Policy Forms 2106-NY, ICC11-2106, Series 2106
<b>ProValue ART</b> <b>Issue Ages:</b> 18-69 in NY 18-79 outside NY <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; 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>	Convertible Within Three Years of Issue or to Attained Age 70, Whichever is Earlier.  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
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 (Terminal Illness) Rider**</li> <li>Waiver of Monthly Deduction</li> <li>Accidental Death Benefit</li> </ul> Policy Forms 2110-NY, ICC12-2110, Series 2110
<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> <li>Conditional Guaranteed Issue Available</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> Policy Forms 2099-U-NY, ICC08-2099-U, Series 2099-U
<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 (Terminal Illness) Rider**</li> </ul> Policy Forms 2091-NY, ICC08-2091, Series 2091-G
<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 (Terminal Illness) Rider**</li> <li>Accidental Death Benefit</li> </ul> Policy Forms 2097-NY, ICC09-2097, Series 2097
<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> Policy Forms 2098-U-NY, ICC08-2098-U, Series 2098-U

Product	Competitive Advantages	Markets	Key Features
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: <ul style="list-style-type: none"> <li>- Life Only</li> <li>- Life with Guarantee Period</li> <li>- Joint and 100% to Survivor</li> <li>- Joint and 100% to Survivor with Guarantee Period</li> <li>- Joint and Reduced Amount to Survivor</li> </ul> </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  Check Monthly Tele-Com for Current Interest Rates	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  Check Monthly Tele-Com for Current Interest Rates	<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 2111-Q, 10-9347-Q</p>
WORKSITE PRODUCTS			
<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>	Employers Looking to Maintain a Competitive Package to Attract and Maintain Employees.	<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* 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>	Employers Looking to Maintain a Competitive Package to Attract and Maintain 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>	Employers Looking to Maintain a Competitive Package to Attract and Maintain 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 is Standard</li> <li>•Multiple Age Bands</li> <li>•Heaped Commissions (For Most Industries)<sup>†</sup></li> </ul> <p><sup>†</sup><i>Not in NY</i></p> <p>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>	Employers Looking to Maintain a Competitive Package to Attract and Maintain 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></p> <p>Policy Form WGDI</p>

Product	Competitive Advantages	Markets	Key Features
<b>GROUP PRODUCTS</b> <i>Secure Benefit Solutions: Competitive Compensation, Competitive Rates and Guaranteed Issue Available for ALL Group Lines</i>			
<b>Group Term 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> <li>•Family AD&amp;D 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<sup>†</sup></li> <li>•Portability<sup>†</sup></li> </ul> <p><sup>†</sup><i>Not Available in All States</i></p> <p>Policy Forms GR-1982, SML-GRP, 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> <li>•Integrates with NY DBL</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-LDI, SML-LTD, SML-STD</p>
<b>Group Accident Security</b>	<ul style="list-style-type: none"> <li>•Employer Paid or Contributory (Flexible Contribution Percentages)</li> <li>•Family Coverage</li> <li>•Continuation Provision</li> </ul>	Employer/Employee Groups	<ul style="list-style-type: none"> <li>•Flexible Plan Designs to Meet Employer Needs</li> <li>•Sports Package (Not Available in All States)</li> <li>•Premium Waiver</li> <li>•Specialty Optional Benefits Available</li> </ul> <p>Policy Forms SML-GRP-ACC-MP</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>•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 Employers.	<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 GI, SML-LDI, 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 Employees in the State of New York	<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> <li>•FICA Match</li> <li>•Online DB 120</li> </ul> <p>Policy Form DBL-3796</p>
<b>New Jersey Temporary Disability Benefits (TDB)</b>	<ul style="list-style-type: none"> <li>•Minimum Group Size 25</li> <li>•Benefits Comply with State Requirements</li> </ul>	Employers with Employees in the State of New Jersey	<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>
<b>New Jersey Temporary Family Leave Benefits (FLB)</b>	<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>

Product	Competitive Advantages	Markets	Key Features
<b>VOLUNTARY GROUP (25+ Lives) Secure Benefit Solutions</b>			
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>	Employers Looking to Maintain a Competitive Package to Attract and Maintain Employees.	<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> </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>	Employers Looking to Maintain a Competitive Package to Attract and Maintain Employees.	<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, SML-LDI, SML-LTD, SML-STD</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 NBT-Mang Insurance Agency</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> <li>• Speciality “Your Own Occ” Definition</li> </ul>
<b>Berkshire</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>	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>• NYS Partnership 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)<sup>®</sup></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>

\*There is no separate premium charge to add this rider to this policy.

\*\*There is no separate premium charge or cost of insurance charge to add this(ese) rider(s) to this policy.

Dividends are subject to change and are not guaranteed.

Note: For the Chronic Illness Benefit Rider, eligibility requirements apply.

For agent use only. Not to be used in soliciting sales from the public.

Availability, features, benefits and options may vary by jurisdiction.



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