

At•A•Glance

SECURITY



*Flexible Premium Universal Life Insurance
Offering Security for a Lifetime*



Security XLC offers your clients security for a lifetime by providing valuable universal life insurance protection coupled with living benefits to help cover a variety of personal and business obligations. The Security XLC policy may provide funds needed to handle survivor and lifetime needs such as income replacement, mortgage protection, funds for a college education or retirement income. Or, your clients may have business concerns such as buy-sell planning, key person protection or executive benefit requirements. Security XLC combines life insurance protection with flexibility to help your clients be better prepared for when life's events become planning needs for the future.

Key Features

- ⊙ **Base Policy Premiums**
 - Flexible; can vary from year to year.
- ⊙ **Premium Levels**
 - Can select any premium up to the guideline maximum premium.
- ⊙ **Death Benefit Options**
 - A – Level (*Specified Amount*)
 - B – Increasing (*Specified Amount Plus Accumulated Value*)
 - C – Return of Premium (*Specified Amount Plus Cumulative Premiums Paid Less Partial Surrenders*)
- ⊙ **Guaranteed Cash Value Interest Rate**
 - 3.0% – Current interest rates declared periodically by the Company's Board of Directors.
- ⊙ **Mortality**
 - Guarantees based on the 2001 CSO Mortality Table
- ⊙ **Premium Expense Factor**
 - Guaranteed 6.0% of premium all years
 - Current Non-Guaranteed Year 1: 6.0% of premiums up to the target; 0% of premiums exceeding the target
 - Years 2 and later: 6.0% of premium
- ⊙ **Policy Fees** (Guaranteed)
 - Year 1: \$25/month
 - Years 2 and later: \$6.25/month
- ⊙ **Policy Load** (Guaranteed)
 - A monthly per-unit charge applies for the first 20 policy years (*and 20 years following an increase in specified amount*). The charge varies by issue age, gender and issue classification.
- ⊙ **Premium Modes**
 - Annual
 - Semiannual
 - Quarterly
 - Electronic Fund Transfer (EFT) Monthly
 - List Bill Monthly
- ⊙ **Policy Loans**
 - Available anytime there is a loan value.
 - Policy Loan Interest Rate
 - Years 1-10: 6.0 percent
 - Years 11-20: 5.25 percent
 - Years 21 and later: 5.0 percent
 - The interest credited to loaned funds is 4.0%
- ⊙ **Riders/Benefits**
 - Guaranteed Purchase Offer Rider (GPO)
 - Living Benefits Rider
 - Waiver of Monthly Deduction Amount
 - Accidental Death Benefit

For more information, consult the Product Information Section of SecurityLink or contact Security Mutual's Marketing Department.

For agent use only. Not for use with consumers. This product description is not complete; exclusions and/or limitations apply. Product availability and features may vary by state. Consult SecurityLink for state availability.

Issue Classifications	Issue Ages*	Minimum Specified Amount
Preferred Plus Nonsmoker	16 – 80	\$100,000
Preferred Nonsmoker	16 – 80	100,000
Standard Nonsmoker	16 – 85	50,000
Preferred Smoker	16 – 80	100,000
Standard Smoker	16 – 85	50,000
Composite	0 – 15	50,000

**Age nearest birthday
Special Classes (Tables 2 – 16) will be considered. Flat extra premiums may be added, if deemed appropriate. Occasional cigar smokers and/or clients taking medication for cholesterol may qualify for Preferred Plus, Preferred or Standard Nonsmoker classes.*

SECURITY MUTUAL LIFE
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(Optional riders and benefits continued on the reverse side of this document.)

Optional Benefits

⊙ **Guaranteed Purchase Offer Rider (GPO)**

Policy Forms IO-9264, ICC08-IO9264, Series IO-9264

The Guaranteed Purchase Offer Rider (GPO) can be elected at the time of purchase of a Security XLC policy. It offers one option to purchase additional universal life insurance coverage within the first three policy years, prior to the third policy anniversary, without additional evidence of insurability. The additional coverage can be obtained without a medical exam or the need to answer medical questions. If elected, this valuable GPO rider provides the ability to purchase coverage despite any changes in insurability. When the rider is exercised, the additional coverage will be issued as a face increase on the original policy effective on the policy anniversary. The monthly deductions will increase at that time. The amount of additional insurance that can be purchased varies by policy anniversary as follows:

First Anniversary	– \$100,000 to \$200,000
Second Anniversary	– \$100,000 to \$150,000
Third Anniversary	– \$100,000

This rider is available for issue ages 18–55; nonsmoker issue classes only. The charge for the GPO rider is included in the policy's base premium.

⊙ **Living Benefits Rider**

Policy Forms IO-9107-NY Rev, Series IO-9107

The Living Benefits Rider makes cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75 percent of the life insurance proceeds payable at death (less a discount) up to \$250,000 per insured life. If this rider is exercised, the policy will remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest as benefits are paid prior to death. An administrative charge of \$250 may also be deducted from the amount requested upon electing this rider. *(It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.)* This rider is available for issue ages 0-85. The charge for this benefit is included in the policy's base premium.

⊙ **Waiver of Monthly Deduction Amount**

Policy Forms IO-4107-A, Series IO-4107

The Waiver of Monthly Deduction Amount provides the option to protect the policyowner and beneficiaries in the event of the insured's total disability. Should total disability occur prior to age 60 and last for six months or more, all monthly deductions for the cost of insurance, any riders and administrative charges will be waived, allowing the policy to remain in force. This benefit is available for issue ages 0-55. There is an additional monthly deduction for this rider.

⊙ **Accidental Death Benefit**

Policy Forms IO-4106, Series IO-4106

The Accidental Death Benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the policy. This benefit is available for issue ages 1-60. There is an additional monthly deduction for this benefit.

Note: Riders and benefits may not be available in all jurisdictions.

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125
YEARS

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