

# Security Mutual's MoneyTrax Member Training Program

Security Mutual is committed to providing opportunities for training to our agents who use Don Blanton's MoneyTrax system. We recognize that the more knowledge and experience you gain with the system, the better you will be able to serve your clients.

For Security Mutual Agents in good standing, we will reimburse your MoneyTrax training expenses based on the following criteria and with documented proof of completion: For \$15,000 of **paid permanent ordinary annualized life premium credit in a quarter**, we will contribute \$250 in "Training Dollars" toward any of the options listed below:

## It's a training program with "Flexibility You Can Choose."

1. **The Online Study Group** – This program is designed to train you on the software in a systematic way through regular online sessions covering the MoneyTrax modules.
2. **COW College Tuition** – This is the annual premier training program where approximately 700 MoneyTrax users gather to learn.
3. **Basic Training Tuition** – This program is a two-day start-up session that gives the attendees an overview of the system and its power in your client meetings.
4. **Your MoneyTrax Software Annual Renewal Fee.**

For more information on these programs, go to [www.moneytrax.com](http://www.moneytrax.com) and look at the Training information.



## Security Mutual also supports your use of the MoneyTrax System in other programs.

### Are You Considering Becoming a New SML MoneyTrax Member?

Security Mutual offers the MoneyTrax software to our agents **at the discounted price of \$2,995**. In addition, for qualifying General Agents (Agents must purchase the software through their General Agent), we will loan \$1,000 to those purchasing the software. Contact Sean O'Neill, 800-346-7171, extension 7333, for full details.

For more information on how you can become an SML MoneyTrax Member, contact Candice Faith, 800-346-7171, extension 7375, or [cfaith@smlny.com](mailto:cfaith@smlny.com). If you want information on how to become contracted with Security Mutual, contact Greg Simonelli at 800-293-6292 or [gsimonelli@smlny.com](mailto:gsimonelli@smlny.com).



# The Many Reasons to do Business with Security Mutual Life



## Products

<b>Traditional</b>	Whole Life and Universal Life Insurance ( <i>available for both the qualified and non-qualified insurance markets</i> ); Level Term; Monthly Benefit Term Life; Survivorship Life
<b>Annuities</b>	Single Premium Deferred, Single Premium Immediate, Flexible Premium (Qualified and Non-Qualified)
<b>Worksite Marketing</b>	Simplified, Conditional and Guaranteed Issue Whole Life and Universal Life; Guaranteed Issue Worksite STD and Accident Insurance
<b>Group</b>	Life, LTD, STD, DBL (NY), TDB (NJ) – Employer and Voluntary Paid
<b>Disability Income</b>	Berkshire, MetLife
<b>Long Term Care</b>	MedAmerica, John Hancock, Genworth, Mutual of Omaha

## Underwriting

- Competitive Nonmedical, Medical and Inspection Limits
- Preferred & Preferred Plus Rates Available to “Occasional” Cigar Smokers, provided urinalysis is negative for cotinine.
- Guaranteed Issue and/or Conditional Guaranteed Issue Available for Worksite Life Products, Subject to Meeting Case Requirements (Issuance of policy or payment of benefits may depend upon the answers given in the application, and the truthfulness thereof)
- Easy Issue and Automatic Issue Programs for Qualified Plans
- Table Reduction Program

## Marketing

- Estate, Business and Retirement Planning; Deferred Compensation
- Qualified Plan Design and Administration
- Worksite Marketing (Voluntary Payroll Deduction)
- Marketing Discounts for Infinite Banking, InsMark, and MoneyTrax programs.

## Compensation/Contracting

- Competitive Compensation Package for General Agents and Soliciting Agents
- 3 Different Soliciting Agent Contracts Available
- Annualization of Commission (Career Agent)
- Qualified Retirement Plan with a 401(k) Feature (Career Agents)
- Matching FICA (Career Agents)

## Services

- Advanced Markets On-line—Easy access to essential technical information on specific advanced market topics
- Specimen Documents
- Secure Online System Availability
- SecurityLink Access through Mobile Devices
- Advanced Marketing Support and Design
- Advanced Marketing/Tax Attorneys on Staff
- CE Credit and Advanced Sales Meetings
- Bimonthly Newsletter
- Products, Services and Advanced Marketing Webcasts
- Accessible, Service-Oriented and Friendly Staff

## Recognition

- Field Advisory Committees
- TopFlight Program
- President’s Cabinet Meeting: 2013 Destination – Puerto Rico

## Financial Strength

- Rated A- (Excellent) by A.M. Best

Long-term care and individual disability income insurance are underwritten by insurance companies that are not affiliated with Security Mutual Life Insurance Company of New York and are distributed by SML Agency Services, Inc., a wholly owned subsidiary of Security Mutual Life Insurance Company of New York. Each company is financially responsible for the products and services it offers. Security Mutual Life Insurance Company of New York has no responsibility for the financial condition or contractual obligations of affiliated and non-affiliated companies.

A.M. Best rating is current as of the date of publication. Ratings reflect a rating agency’s opinion of a company’s financial strength and ability to meet its obligations to policyholders. A rating is not a recommendation of a company or any specific policy form. A.M. Best’s “A-” (Excellent) rating is the fourth highest on a 16-step rating scale. Ratings are subject to change.

For more information visit [www.smlny.com](http://www.smlny.com) • [www.smlnyagent.com](http://www.smlnyagent.com)

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