



AT-A-GLANCE

Security Mutual whole life insurance policies have been protecting families and businesses for generations. We are pleased to continue that fine tradition with Customizer WL Flex, a participating whole life insurance policy featuring flexibility your clients can choose. Consider the benefits and protection that a whole life insurance policy can provide. Customizer WL Flex offers guaranteed premiums, cash value and death benefits, and a variety of optional benefits to help customize protection and enhance survivor benefits.

Issue Classifications	Issue Ages*	Minimum Specified Amount
Preferred Plus Nonsmoker**	18-79	\$100,000
Preferred Nonsmoker**	18-79	\$100,000
Standard Nonsmoker	18-79	\$50,000
Preferred Smoker**	18-79	\$100,000
Standard Smoker	18-79	\$50,000
Aggregate	0-17	\$50,000

*Age nearest birthday.

**Face amount of base policy plus Custom Term Rider must total \$100,000 for these classes to be available.

Applications

- Survivor Protection
- Family Income Replacement
- Mortgage Protection/Acceleration
- Retirement Protection/Supplemental Funds for Retirement
- Education Funding
- Estate Planning
- Charitable Giving
- Business Needs*

- Funding of Buy-Sell Agreements
- Executive Bonus Arrangements
- Deferred Compensation
- Split Dollar

*A Unisex Whole Life is available for qualified plans and other situations requiring unisex rates.

Policy Fee

- \$75 per year

Guaranteed Cash Value Interest Rate

- 4.00 percent

Mortality

- 2001 CSO Mortality Table determines guaranteed premiums and cash values.

Premium Modes (Modal Factors)

- Annual
- Semiannual (.52)
- Quarterly (.265)
- Electronic Fund Transfer (EFT) Monthly (.086)
- List Bill Monthly (.086)

An additional charge applies to modes other than annual. Apply the modal factor to determine the modal premium.

Policy Loans

- Available anytime there is a loan value.
- The Variable Policy Loan Interest Rate is set annually by the Board of Directors.
- This is a non-direct recognition policy. Outstanding policy loans do not affect the dividend calculation or the resulting dividend.

For current loan interest rates, refer to SecurityLink.

Dividend Options

- Cash
- Reduce Premiums
- Purchase Paid-Up Additions
- Accumulate at Interest
- Purchase One-Year Term Additions

Riders

- Custom Term
- Flex Paid-Up Additions
 - Featuring catch-up options for missed rider premium payments
- Level Term
- Living Benefits
- Enhanced Guaranteed Insurability Option

Benefits

- Disability Waiver of Premium
 - Now with 5-Year Own Occupation Definition of Total Disability
- Accidental Death Benefit
- Premiums Paid in Advance
- Premium Service Fund

Optional Riders and Benefits

Custom Term Rider (CTR) (Policy Series IO-9138)

This valuable rider combines term life insurance with whole life insurance protection. The Custom Term Rider may be used to lower the premium outlay, thus offering a lower-cost alternative to a whole life plan. The CTR helps to provide level lifetime coverage based on current dividends and term life insurance charges. (*Dividends and term life insurance charges are not guaranteed and are subject to change.*) The CTR is available to issue ages 18–79 for all issue classifications through Table 8. The minimum CTR amount is \$50,000. Excess CTR premium may be paid provided the insured is rated no higher than Table 2.

Flex Paid-Up Additions Rider (Flex PUAR) (Policy Series IO-9274)

The Flex PUAR enhances the whole life insurance policy by providing additional death benefit, enhanced tax-deferred cash value growth, larger policy dividends (*dividends are a return of premium and are not guaranteed*), an increasing death benefit and it may help shorten the out-of-pocket premium-paying period (i.e., to accelerate a premium offset). In addition, the Flex PUAR can also be used to accept one-time payments, including 1035 exchange proceeds.

The Flex PUAR adds flexibility by allowing the policyowner to miss a scheduled Flex PUAR premium payment should cash flow issues necessitate delaying payments. Missed rider payments may be caught up during a two-year period starting after the first missed payment. Limitations apply. Flex PUAR is available for issue ages 0–79 for all issue classifications through Table 2. Premium amounts vary by contract.

(Optional riders and benefits continued on the reverse side of this document)

Level Term Rider (LTR)

(Policy Series 10-9324)

The Level Term Rider (LTR) is a 10-year level term rider that provides an additional death benefit and, when used in conjunction with the Flex PUAR, enhances tax-deferred cash value growth. The LTR will often be used in concert with the Flex PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection at a cost-effective term rate; (2) Quickly develop cash value growth and death benefit protection. The LTR automatically renews each anniversary through the 10th policy year. The LTR life insurance coverage expires at the end of the 10-year period. LTR may be converted any time prior to the end of Year 10 but not after the insured's attained age of 75. LTR premiums are guaranteed and remain level until final expiry. (Note: LTR may not be used with Customizer WL Flex policies with a Custom Term Rider.) The LTR is available for issue ages 18-68.

Accidental Death Benefit (ADB)

(Policy Form MK-2915-B Ed. 10/84)

This optional benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the rider. There is an additional premium for this benefit. The ADB is available for issue ages 1-60 for all issue classifications through Table 4.

Disability Waiver of Premium (PW)

(Policy Series 10-9311)

The Disability Waiver of Premium Rider provides the optional benefit to protect the policyowner and beneficiaries in the event of the insured's total disability. This benefit has been enhanced to employ a definition of "total disability" allowing for a five-year "own occ" benefit. Thereafter, total disability means the insured is not able to perform the material and substantial duties of any gainful occupation for which he or she is or may be reasonably fitted by education, training or experience. The Disability Waiver of Premium Rider is available for issue ages 0-55 for all issue classifications through Table 2. Premiums vary based on issue age, gender and issue classification.

Living Benefits Rider (LBR)

(Policy Series 10-9337)

This 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 may 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 because benefits are paid prior to death. An administrative charge of \$250 may also be deducted upon exercising 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.) The LBR is available for issue ages 0-79. The charge for this rider is included in the policy's base premium.

Enhanced Guaranteed Insurability Option Rider (EGIO)

(Policy Form MK-3366)

This rider allows the insured to purchase additional whole life insurance at specified intervals in the future, without the need to provide further evidence of insurability. The EGIO is available for issue ages 0-45. Premium amounts vary by issue age, gender and benefit amount.

Premiums Paid in Advance⁺

This arrangement allows the policyowner (or policy applicant) to prepay a selected number of premiums at a discounted value of the premiums at the interest rate established by the Company. This service is not available for policies with a Custom Term Rider.

Premium Service Agreement⁺

This agreement allows the policyowner to deposit money into an account managed by the Company, which may be used to pay premiums, policy loans and/or interest on policy loans. The deposits earn interest and may be made on a regular basis using EFT, or any other payment basis. Deposits in amounts of not less than twenty-five dollars (\$25.00) may be made into a Premium Service Fund. The Premium Service Fund earns interest on a yearly basis. Funds may be applied to pay premiums, interest or any indebtedness on any policy issued by the Company. This service may be useful for policyowners managing premium payments on more than one policy or for employers paying premiums on multiple policies.

⁺Monies are placed in an interest-bearing account. A 1099-INT will be provided to the account owner and a copy mailed to or e-filed with the IRS reflecting the taxable interest paid during the calendar year.

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

For more information, consult the Product Information section of SecurityLink at <https://www.smlnyagent.com> or contact Security Mutual's Marketing Department.

Product availability and features may vary by state. Consult SecurityLink for state availability.

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**FEATURING
FLEXIBILITY YOU
CAN CHOOSE**

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