

Flexibility You Can Choose – What is the *Capitalized Whole Life*[™] Concept?

Security Through Guarantees



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LP65

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*Security Mutual ... Your Partner for Life.*SM



What is Security Mutual's *Capitalized Whole Life*[™] Concept?

The *Capitalized Whole Life*[™] concept gives your client the flexibility to structure Security Designer WL4U to maximize the cash values for living needs.¹

How Would Your Client Use *Capitalized Whole Life*[™]?

Whether your client needs to have a supplemental retirement income, assistance with funding a business buyout plan, liquidity for major purchases, or has other cash needs, a *Capitalized Whole Life*[™] design can assist with these and other living needs.

Is Security Mutual's *Capitalized Whole Life*[™] Concept Compatible with Various Cash Accumulation Marketing Concepts?

Yes, Including:

- Don Blanton's *MoneyTrax* system.
- Nelson Nash's *Infinite Banking Concepts*.
- College Planning Techniques, such as *Collegiate Funding Solutions*.

Security Mutual also offers a training reimbursement program as well as other incentives for our contracted agents who participate in these programs.²

Look at the advantages Security Mutual's Security Designer WL4U brings to the *Capitalized Whole Life*[™] concept:

Guarantees

- Guaranteed Premiums
- Guaranteed Death Benefit
- Guaranteed Cash Value

Riders Offer Flexibility

- Enhanced Paid-Up Additions Rider – *Add Paid-Up Death Benefit*
- Level Term Rider – *Add Death Benefit at Term Rates*

Dividends Enhance Cash Value Growth³

- Dividends on the Base Policy
- Dividends on the Enhanced Paid-Up Additions

Additional Flexibility

- First-Year Policy Loans Available
- Non-Direct Recognition Dividends
- Disability Waiver of Premium with 5-Year Own-Occ Benefit

¹It is recommended that your client's premium does not exceed the Modified Endowment Contract (MEC) limits.

²For complete details, refer to flyer 0012731.

³Dividends are a return of premium and are not guaranteed. 2015 will mark the 123rd consecutive year Security Mutual Life has paid dividends. Past performance does not guarantee future results.

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