



15-Year Limited Pay Option

How Does Security Mutual's UL4U Compare?

Comparison - SML 15-Pay Endowment at Age 100 Premium

\$1,000,000 Face Amount

Male Best Nonsmoker Class (New York Version)

All Carriers Annual Premium \$14,180		SML Customized UL4U	John Hancock Protection UL-13	Genworth Life Ready UL II	Lincoln National Current UL	Prudential PruLife UL Plus
Age 45	Fully Commissionable Premium	\$ 8,160	\$ 6,387	\$ 8,400	\$ 8,120	\$ 9,470
	10 Year CSV*	141,288	117,837	128,437	119,206	127,785
	20 Year CSV*	307,140	257,365	247,667	237,585	252,892
	30 Year CSV*	426,941	339,050	285,036	256,462	303,466
	Guaranteed DB Age	Age 79	Age 80	Age 72	Age 72	Age 69
	Current DB Age	Age 121	Age 125	Age 95	Age 91	Age 89

All Carriers Annual Premium \$21,980		SML Customized UL4U	John Hancock Protection UL-13	Genworth Life Ready UL II	Lincoln National Current UL	Prudential PruLife UL Plus
Age 55	Fully Commissionable Premium	\$ 13,890	\$ 10,509	\$ 13,500	\$ 13,200	\$ 16,170
	10 Year CSV*	219,560	177,180	193,916	174,949	190,997
	20 Year CSV*	462,129	374,768	368,028	342,482	371,390
	30 Year CSV*	604,725	471,646	394,249	321,843	375,431
	Guaranteed DB Age	Age 83	Age 85	Age 76	Age 76	Age 74
	Current DB Age	Age 121	Age 125	Age 98	Age 95	Age 92

All Carriers Annual Premium \$32,613		SML Customized UL4U	John Hancock Protection UL-13	Genworth Life Ready UL II	Lincoln National Current UL	Prudential PruLife UL Plus
Age 65	Fully Commissionable Premium	\$ 23,120	\$ 19,279	\$ 21,000	\$ 23,330	\$ 26,930
	10 Year CSV*	305,888	227,372	272,947	226,753	258,870
	20 Year CSV*	633,510	401,643	486,376	411,903	447,608
	30 Year CSV*	824,391	686,233	460,894	214,989	30,774
	Guaranteed DB Age	Age 87	Age 89	Age 79	Age 85	Age 74
	Current DB Age	Age 121	Age 125	Age 101	Age 98	Age 94

You Decide!
UL4U from Security Mutual Life

For Male Standard Nonsmoker, see reverse!

Comparison - SML 15-Pay Endowment at Age 100 Premium

\$1,000,000 Face Amount

Male Nonsmoker Class (New York Version)

All Carriers Annual Premium \$17,811		SML Customized UL4U	John Hancock Protection UL-13	Genworth Life Ready UL II	Lincoln National Current UL	Prudential PruLife UL Plus
Age 45	Fully Commissionable Premium	\$ 10,690	\$ 10,093	\$ 10,790	\$ 9,910	\$ 12,400
	10 Year CSV*	177,123	144,290	157,211	153,646	157,023
	20 Year CSV*	370,495	297,380	285,064	285,061	298,455
	30 Year CSV*	491,308	368,943	299,191	285,082	310,202
	Guaranteed DB Age	Age 78	Age 78	Age 76	Age 76	Age 71
	Current DB Age	Age 121	Age 125	Age 88	Age 87	Age 84

All Carriers Annual Premium \$26,585		SML Customized UL4U	John Hancock Protection UL-13	Genworth Life Ready UL II	Lincoln National Current UL	Prudential PruLife UL Plus
Age 55	Fully Commissionable Premium	\$ 17,550	\$ 16,122	\$ 16,720	\$ 16,600	\$ 20,150
	10 Year CSV*	249,830	193,405	219,072	218,078	222,659
	20 Year CSV*	514,001	360,407	379,593	370,909	404,334
	30 Year CSV*	643,429	415,872	267,009	264,341	248,029
	Guaranteed DB Age	Age 82	Age 83	Age 79	Age 79	Age 74
	Current DB Age	Age 121	Age 125	Age 89	Age 90	Age 87

All Carriers Annual Premium \$39,253		SML Customized UL4U	John Hancock Protection UL-13	Genworth Life Ready UL II	Lincoln National Current UL	Prudential PruLife UL Plus
Age 65	Fully Commissionable Premium	\$ 29,310	\$ 28,853	\$ 28,000	\$ 30,000	\$ 35,440
	10 Year CSV*	335,208	232,241	282,099	264,336	278,531
	20 Year CSV*	660,539	314,413	471,395	374,210	393,946
	30 Year CSV*	832,432	541,818	157,227	Lapsed	Lapsed
	Guaranteed DB Age	Age 85	Age 88	Age 81	Age 85	Age 78
	Current DB Age	Age 121	Age 125	Age 95	Age 92	Age 89

You Decide! UL4U from Security Mutual Life

*Cash Surrender Value (CSV). Current Values are not guaranteed and may change in the future.

Customized UL4U values reflect an illustrated rate of 4.90%.

The information shown in this flyer is current to the best of our knowledge as of August 2014. Competitive information subject to change without notice. The Security Mutual Life Customized UL4U® universal life insurance policy product description is not complete; exclusions and/or limitations apply. For more information, refer to the UL4U At-A-Glance (13212), consult the Product Information Section of SecurityLink at <http://www.smlnyagent.com> or contact Security Mutual's Marketing Department. The figures shown are for illustrative purposes only. All policy features must be examined, and an illustration should be reviewed, before selecting a product.

Policy issued for New York State. Product availability and features may vary by state. Consult SecurityLink for state availability.

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0013434XX 09/2014

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Policy Form Series 2110



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