



SPIA Monthly Payout Amounts

Compare Security Mutual's Security Access SPIA

Single Premium - \$100,000

Male Annuitant

Age 60 Life Only Monthly Payout

Company	Monthly Income
Security Mutual	\$511.92
American National	\$498.51
Penn Mutual	\$495.68
MetLife	\$494.31
American General	\$491.00
Nationwide	\$487.08

Life with 10 Year Certain Monthly Payout

Company	Monthly Income
Security Mutual	\$499.79
Penn Mutual	\$490.26
American National	\$488.71
MetLife	\$485.55
Nationwide	\$483.08
American General	\$480.65

Age 65

Company	Monthly Income
Security Mutual	\$569.99
American National	\$560.16
United States Life	\$547.60
Companion Life	\$546.29
Genworth	N/A
Protective Life	N/A

Company	Monthly Income
Genworth	\$555.45
Security Mutual	\$549.00
American National	\$540.96
Companion Life	\$536.37
United States Life	\$530.83
Protective Life	\$517.18

Age 70

Company	Monthly Income
Security Mutual	\$655.70
American National	\$650.16
MetLife	\$633.82
Penn Mutual	\$632.99
American General	\$616.20
Nationwide	\$615.10

Company	Monthly Income
Security Mutual	\$613.29
American National	\$607.69
Nationwide	\$601.09
Penn Mutual	\$598.68
MetLife	\$596.70
American General	\$587.58

Age 75

Company	Monthly Income
Security Mutual	\$784.48
American National	\$764.62
Companion Life	\$746.05
United States Life	\$715.30
Protective Life	N/A
Genworth	N/A

Company	Monthly Income
Genworth	\$701.43
Security Mutual	\$692.69
Protective Life	\$685.79
American National	\$678.85
Companion Life	\$672.70
United States Life	\$658.36

For Female Annuitant Comparisons, see reverse!

Compare – SPIA Monthly Payout Amounts

Single Premium - \$100,000
Female Annuitant

Age 60

Life Only Monthly Payout

Company	Monthly Income
Security Mutual	\$476.66
Penn Mutual	\$476.12
MetLife	\$473.88
Nationwide	\$472.07
American General	\$468.81
American National	\$464.34

Life with 10 Year Certain Monthly Payout

Company	Monthly Income
Penn Mutual	\$473.51
Security Mutual	\$469.23
Nationwide	\$469.07
MetLife	\$467.82
American General	\$460.54
American National	\$458.98

Age 65

Company	Monthly Income
Security Mutual	\$534.03
United States Life	\$521.42
American National	\$515.34
Companion Life	\$509.55
Genworth	N/A
Protective Life	N/A

Company	Monthly Income
Genworth	\$529.58
Security Mutual	\$519.97
United States Life	\$508.99
Companion Life	\$505.10
American National	\$505.08
Protective Life	\$470.56

Age 70

Company	Monthly Income
Security Mutual	\$608.91
Penn Mutual	\$598.57
MetLife	\$595.18
American National	\$590.32
American General	\$586.21
Nationwide	\$584.09

Company	Monthly Income
Security Mutual	\$582.12
Nationwide	\$575.09
Penn Mutual	\$574.00
MetLife	\$570.95
American National	\$567.77
American General	\$564.54

Age 75

Company	Monthly Income
Security Mutual	\$712.76
American National	\$693.08
Companion Life	\$683.03
United States Life	\$674.37
Genworth	N/A
Protective Life	N/A

Company	Monthly Income
Genworth	\$668.63
Security Mutual	\$656.80
American National	\$642.20
Companion Life	\$638.59
United States Life	\$630.68
Protective Life	\$611.24

The information that appears on this flyer is current to the best of our knowledge as of September 2014. Payout amounts may change at any time. Genworth Life and Protective Life no longer offer life-only payouts on their SPIA contracts. Competitive information subject to change without notice.

The Security Mutual Life Security Access SPIA policy product description is not complete; exclusions and/or limitations apply. For more information, refer to the Security Access SPIA At-A-Glance (12406), 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.

Annuities are not FDIC/NCUA insured; are not a deposit; may lose value; have no bank guarantee; are not insured by any government agency. NOTE: Annuities are meant to be long-term investments. Guarantees are subject to the claims-paying ability of the insurance company. There is no additional tax-deferred benefit for any annuity contracts purchased in an Individual Retirement Account (IRA) or other tax-qualified plan because these are already afforded tax-deferred status. An annuity should be purchased in an IRA or qualified plan only if the client values the annuity's other features, such as a lifetime income payment. Non-qualified immediate annuities are purchased with monies upon which taxes have already been paid. A part of each non-qualified immediate annuity monthly payment is considered a return of previously taxed principal and is, therefore, excluded from taxation. The exclusion ratio determines the taxable and nontaxable portions of each payment. The exclusion ratio runs out when all of the principal in the contract has been received. When the entire amount of principal has been exhausted, the entire annuity payment will then be taxable as ordinary income.



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Policy Form Series 2102 and 2103

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