

SECURITY

WL
4U

DESIGNERTM

LP121

LP100

LP65

10 PAY

HIGHLIGHTS

*One Powerful Whole Life Insurance Series...
Four Designs with Flexibility You Can Choose!*



SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
BINGHAMTON • NEW YORK
607-723-3551 • www.smlny.com



***One Powerful Whole Life Insurance Series...
Four Designs with Flexibility You Can Choose!***

Security Mutual life insurance policies have been protecting families and businesses since 1886. Our latest whole life product series, Security Designer WL4U, offers four fixed-premium, participating policies with a wide range of features to help meet a multitude of needs. Each product offers guaranteed premiums, cash values and death benefits. Optional riders provide flexibility and customized protection for living needs and survivor benefits. Further, each policy offers a Chronic Illness Benefit Rider to accelerate benefits should the need arise. Security Designer WL4U policies help deliver lifetime financial security.

LP121

Our most economical whole life insurance policy offering modest premiums. Include the Enhanced PUA Rider to enrich both living and survivor benefits. Use this product when the main goal is economical, long-term protection with strong guaranteed values.



Key Uses

- Survivor Protection
- Family Income Replacement
- Mortgage Protection
- Personal Banking



LP100

Our most versatile whole life insurance policy with a full complement of riders to help meet a wide range of needs. A higher cash value accumulation helps meet living needs. Include the Enhanced PUA Rider to enrich both living and survivor benefits. Use this product when goals include survivor benefits with long-term cash value appreciation with dividends and access to living values.



Key Uses

- Survivor Protection
- Family Income Replacement
- Mortgage Protection/Acceleration
- Supplemental Funds for Retirement
- College Planning
- Business Needs
- Personal Banking



Issue Classifications	WL4U LP121 Issue Ages*/Min Face Amt	WL4U LP100 Issue Ages*/Min Face Amt**	WL4U LP65 Issue Ages*/Min Face Amt	WL4U 10 Pay Issue Ages*/Min Face Amt
Preferred Plus Nonsmoker	18 – 80 \$100,000	18 – 85 \$100,000	18 – 54 \$100,000	18 – 80 \$100,000
Preferred Nonsmoker	18 – 80 \$100,000	18 – 85 \$100,000	18 – 54 \$100,000	18 – 80 \$100,000
Standard Nonsmoker	18 – 80 \$100,000	18 – 85 \$25,000	18 – 54 \$100,000	18 – 80 \$100,000
Preferred Smoker	18 – 80 \$100,000	18 – 85 \$100,000	18 – 54 \$100,000	18 – 80 \$100,000
Standard Smoker	18 – 80 \$100,000	18 – 85 \$25,000	18 – 54 \$100,000	18 – 80 \$100,000
Juvenile Preferred	N/A	0 – 17 \$25,000	N/A	0 – 17 \$100,000
Special Classes (Table 2 -16)	--	--	--	--

*Age Nearest Birthday

**The face amount of the base WL4U LP100 policy plus Custom Term Rider must total \$100,000 for Preferred Plus Nonsmoker, Preferred Nonsmoker and Preferred Smoker classes to be available.

LP65

A cash value-focused whole life insurance policy to help meet business and retirement planning needs. Use this product to build retirement values and provide protection.



Key Uses

- Supplemental Funds for Retirement
- College Planning
- Business Continuation
- Executive Compensation



10 PAY

A limited pay, high premium whole life insurance policy paid up in 10 years with rapid cash value accumulation. Use this product to quickly pay up lifetime protection and build cash value.



Key Uses

- Supplemental Funds for Retirement
- Affluent Savers
- College Planning
- Grandparent Gifting



Design a Policy to Help Meet Your Clients' Objectives with Optional Riders and Benefits[†]

- **Enhanced Paid-Up Additions Rider** – The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years! Any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply). In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium amount (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits. And, the PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and make it up later during a two-year catch-up window! *Refer to the PUAR flyer on SecurityLink for further details.*
- **Level Term Rider** – This 10-, 15-, 20-, or 30-year level term rider provides an additional death benefit. This rider may be used in connection with the Enhanced PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection for a defined period at a cost-effective term rate; (2) Quickly develop cash value and death benefit protection. ***The 10 Pay may only have a 10-year level term rider.*** *Refer to the Level Term Rider flyer on SecurityLink for further details.*
- **Custom Term Rider** – This rider may be used to lower the premium outlay, thus offering a lower-premium 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.) Available exclusively on the LP100.*
- **Chronic Illness Benefit Rider^{††}** – The CIBR provides living benefits in the event the insured suffers from chronic illness (as defined in the rider) permitting the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose. *There is no separate premium charge to add this rider. Eligibility requirements apply. Refer to the applicable Chronic Illness Benefit Rider flyer on SecurityLink for further details and state variations. (Note: The CIBR is not available in CA.)*
- **Living Benefits (Terminal Illness) Rider** – This rider accelerates a portion of the death benefit making cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. *There is no separate premium charge to add this rider.*
- **Flexible Premium Deferred Annuity Rider** – This rider provides the means for guaranteed cash accumulation that can provide an income stream at retirement, guaranteed for life. *(Note: The FPA is not available in CA.)*
- **Disability Waiver of Premium** – This optional benefit helps the policyowner maintain life insurance protection in the event the insured becomes disabled. Should the insured become totally disabled (as defined in the rider) payment of the base plan and any benefit and/or rider premiums will be waived. *(Subject to certain conditions; not available with the Flexible Premium Deferred Annuity Rider.)*
- **Accidental Death Benefit** – This benefit pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the rider. ***Not available with the 10 Pay policy.***
- **Enhanced Guaranteed Insurability Option Rider** – The EGIO allows the policyowner to purchase specific additional amounts of life insurance protection at predetermined future dates, without the need to provide further evidence of insurability. The additional coverage will be issued with the same issue classification (premium class) as the original policy. ***Available exclusively on the LP100.*** *Refer to the EGIO rider flyer on SecurityLink for further details.*
- **Premiums Paid in Advance^{†††}** – This arrangement allows the policyowner (or policy applicant) to prepay a selected number of annual premiums at a discounted value of the premiums at the interest rate established by the Company. Interest credited to the account is taxable income. *(Note: The PPIA is not available in AK, IN, PA, VI and WA.)*
- **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. Monies left on deposit earn interest at a rate established by the Company. Interest credited to the account is taxable income.

[†]Riders and Benefits are available on all products unless otherwise specified.

^{††}The Chronic Illness Benefit Rider is not, and should not be marketed as, long-term care insurance. This product is a life insurance policy and rider that accelerates the death benefit on account of chronic illness. It is not a health insurance policy or rider providing long-term care insurance subject to the minimum requirements of applicable law. It does not qualify for the New York State Long-Term Care Partnership program or similar programs in other jurisdictions, and is not a Medicare supplement policy or rider.

Note: Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment made under this rider may be taxable depending upon specific facts and circumstances. Accordingly, the policyowner should consult with his or her tax adviser to determine the tax consequences before requesting the payment of an accelerated benefit under this rider. Receipt of accelerated death benefits may affect eligibility for public assistance programs.

^{†††}The PPIA account balance is refundable upon the death of the named insured or upon termination of the PPIA agreement. The prepayment of premiums account generates taxable income to the policyowner each year.

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This publication describes in general terms the features of the Security Designer WL4U, a whole life insurance series. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Check state approval grid on SecurityLink for availability. Product, features and benefits may not be available in all states.

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