

“Fully Insured” Plans

Some Questions To Consider When Selecting A Provider

Few companies can support “fully insured” retirement plans like Security Mutual Life. Decades of experience in census analysis, plan design and in retirement planning products designed specifically for “fully insured” plans set us apart from the competition.

“Fully insured” plans deliver guaranteed benefits using funding strategies unavailable in many other qualified retirement plans. A “fully insured” retirement plan may be appropriate for specific retirement planning situations. Other plans may be preferable depending on specific facts and circumstances. We can help confirm the plan sponsor’s objectives and assess the funding requirements and capacity to help determine if a “fully insured” plan provides a suitable strategy to achieve the plan sponsor’s retirement planning goals.

When choosing a “fully insured” plan to fulfill retirement planning objectives, ask competing life insurance carriers and plan servicing organizations the following questions:

Question	Security Mutual Life	Others
Have you actively promoted “fully insured” retirement plans since their inception in 1974?	YES	???
Do you provide advanced case consultation and create alternative retirement proposals for the plan sponsor’s consideration?	YES	???
Do you offer life insurance and annuity products with guarantees designed to help fulfill “fully insured” plan benefits?	YES	???
Do you offer whole life insurance to enhance survivor benefits and help protect participants’ families under the “fully insured” plan?	YES	???
Do you provide options for continuing life insurance benefits after retirement?	YES	???
Do you provide an attentive Individual Customer Service Team to provide service for and assistance with “fully insured” plans?	YES	???
Do you provide retirement plan advisors, agents and brokers with qualified retirement plan training?	YES	???
Are you a recognized industry leader in small business retirement plan design?	YES	???

For more information on our products and plans, visit www.smlplans.com or give us a call at 855.861.1584.

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