



THE GIFT OF A FAMILY LEGACY

We're approaching year-end, and the Holidays are upon us. It's a busy time ahead...full of excitement, some anxiety and ultimately joy.

Family, friends and social events may occupy much of our time. When you are with the people you care about and you are thinking about gift ideas, you may want to consider offering a family legacy as part of your giving. This gift can be pennies of cost for dollars of benefit. It's a gift that will last a lifetime. It can be a gift with guarantees, a competitive rate of return, liquidity, income tax deferrals on the increases in value, and income tax-free benefits when properly designed.

This gift is a whole life policy from Security Mutual Life Insurance Company of New York. In addition to the advantages mentioned, the policy will offer creditor protection in many states and it can be used as collateral if necessary.

This is a gift that can offer those you love a legacy they can use. There are many ways to design a family legacy, and your plan should be based on your needs and circumstances. Some will want a plan with opportunities for funding living needs. Your Security Mutual agent will listen and assist you with creating the holiday gift that can last a lifetime.

Contact your local Security Mutual Life insurance advisor today to coordinate your financial plans and achieve your goals and objectives.

Insurance products are issued by Security Mutual Life Insurance Company of New York. Product availability and features may vary by state. Eligibility for life insurance is subject to the Company's underwriting rules and receipt of payment. Premium rates will vary based on any and all information gathered during the underwriting process, and medical exams may be required. Life insurance policies contain exclusions, limitations and terms for keeping them in force. Your agent can provide costs and details. Guarantees are based on the claims-paying ability of Security Mutual Life Insurance Company of New York.

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