

# WE MAY BE ABLE TO SAVE YOU MONEY!



Have you been noticing the recent advertisements to save money on your car insurance? Isn't that a good feature? You can save money on your car insurance if you maintain a safe driving history. That is great; you can reduce your car insurance premiums simply by installing a tracking device in your car. The insurer monitors your car's movement, and if you obey all the traffic laws, you'll be eligible for a reduction in your automobile insurance premiums.

Another way to save money is with your homeowners or renters insurance. In your home, you should have smoke and carbon monoxide detectors in various areas of the home. You may be eligible to receive a discount on your homeowners insurance for such systems.

## But What About Your Most Important Insurance?

This is all well and good, but did you know with a healthy lifestyle, you may be eligible for more favorable insurance rates on the most important insurance you have? That is life insurance, which covers your largest asset: YOU.

## Healthy Living May Save You Money

Security Mutual has a program called the Healthy Living Program, or HeLP.<sup>1</sup> This program is designed to recognize the good health and life expectancy benefits of leading a healthy lifestyle. If you practice a healthy lifestyle, you may be eligible for a more favorable underwriting offer if you can establish that you do, in fact, lead such a lifestyle... and with no tracking device!

The program is simple: Those who qualify can obtain credits to earn a more favorable underwriting classification, such as going from a standard rate to a preferred rate. For example, you can receive credit for a family history of longevity, a normal stress test, a normal echocardiogram, a clear motor vehicle record, participation in aerobic exercise, and—for those over the age of 50—a normal colonoscopy, to name just a few.

When you're looking at life insurance, look for rates that reward a healthy lifestyle.

For more information, contact  
your local Security Mutual Life  
insurance advisor today!

<sup>1</sup>This is not an all-inclusive discussion of the program and program conditions. Program is subject to change and may be discontinued at the Company's sole discretion.

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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*The Company That Cares.<sup>SM</sup>*