SECURITY MUTUAL LIFE

The Company That Cares.®

Product Guide

Product	Competitive Advantages	Markets	Key Features
WHOLE LIFE			
Security Designer WL4U3℠ LP121 Use LP121 when the main goal is economical, long-term protection with strong guaranteed values. Issue Ages: 18-80 Preferred and Standard Classes Minimum Face: $100,000	• Economical, Modest Premiums • Long-Term Protection with Guaranteed Values • Year 1 Policy Loans Permitted • Variable Policy Loan Interest Rate • Advantage Loan Benefit for Policy Loans in Years 20 and Later • Non-Direct Recognition Dividends • Riders Add Flexibility and Benefits	• Survivor Protection • Family Income Replacement • Mortgage Protection • Personal Banking	• Enhanced Paid-Up Additions Rider • Combo Rider • Level Term Rider (10-, 15-, 20-, 30-Year Level Options) • Custom Term Rider • Chronic Illness Accelerated Death Benefit Rider* • Terminal Illness Options Accelerated Benefit Rider* • Disability Waiver of Premium • Premiums Paid in Advance • Premium Service Agreement • Accidental Death Benefit
Policy Form Nos. 2112-NY-17CSO; ICC14-2112; Series 2112. Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF. IO-9318-A-NF-NY; ICC23-IO9318-A; Series IO-9318-A, IO-9318-A-NF. IO-9335-NY-WL-A; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9370-TIR500CA-A, IO-9337. IO-9311-NF-NY Rev. 5/17; ICC17- IO9311; Series IO-9311, IO-9311-NF. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF.			
Security Designer WL4U3℠ LP100 Use LP100 when goals include survivor benefits with long-term cash value appreciation with dividends and access to living values. Issue Ages: 18-85 Preferred and Standard Classes 0-17 Juvenile Preferred Minimum Face: $25,000 Standard and Juvenile Preferred Classes $100,000 Preferred Classes	• Versatile • Living Benefits • Long-Term Cash Value Appreciation with Dividends • Year 1 Policy Loans Permitted • Variable Policy Loan Interest Rate • Advantage Loan Benefit for Policy Loans in Years 20 and Later • Non-Direct Recognition Dividends • Riders Add Flexibility and Benefits	• Survivor Protection • Family Income Replacement • Mortgage Protection/ Acceleration • Supplemental Funds for Retirement • College Planning • Business Needs • Personal Banking • Juveniles	• Enhanced Paid-Up Additions Rider • Combo Rider • Level Term Rider (10-, 15-, 20-, 30-Year Level Options) • Chronic Illness Accelerated Death Benefit Rider* • Terminal Illness Options Accelerated Benefit Rider* • Disability Waiver of Premium • Premiums Paid in Advance • Premium Service Agreement • Accidental Death Benefit • Custom Term Rider • Enhanced Guaranteed Insurability Option Rider • Face Amounts as Low as $25,000
Policy Form Nos. 2112-NY-17CSO; ICC14-2112; Series 2112. Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF. IO-9335-NY-WL-A; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9370-TIR500CA-A, IO-9337. IO-9311-NF-NY Rev. 5/17; ICC17- IO9311; Series IO-9311, IO-9311-NF. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF. IO-9318-A-NF-NY; ICC23-IO9318-A; Series IO-9318-A, IO-9318-A-NF. MK-3366 in NY; Series MK-3366.			
Security Designer WL4U3℠ LP65 Use LP65 to build retirement values and provide protection. Issue Ages: 18-54 Preferred and Standard Classes Minimum Face: $100,000	• High Cash Value Accumulation • Year 1 Policy Loans Permitted • Variable Policy Loan Interest Rate • Advantage Loan Benefit for Policy Loans in Years 20 and Later • Non-Direct Recognition Dividends • Riders Add Flexibility and Benefits	• Supplemental Funds for Retirement • College Planning • Business Continuation • Executive Compensation	• Enhanced Paid-Up Additions Rider • Combo Rider • Level Term Rider (10-, 15-, 20-, 30-Year Level Options) • Chronic Illness Accelerated Death Benefit Rider* • Terminal Illness Options Accelerated Benefit Rider* • Disability Waiver of Premium • Premiums Paid in Advance • Premium Service Agreement • Accidental Death Benefit
Policy Form Nos. 2112-NY-17CSO; ICC14-2112; Series 2112. Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF. IO-9335-NY-WL-A; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9370-TIR500CA-A, IO-9337. IO-9311-NF-NY Rev. 5/17; ICC17-IO9311; Series IO-9311, IO-9311-NF. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF.			

For assistance, call the National Sales Desk at 844-367-9585.

<table>
<tr><th>Product</th><th>Competitive Advantages</th><th>Markets</th><th>Key Features</th></tr>
<tr><td colspan="4">WHOLE LIFE (Continued)</td></tr>
<tr><td>Security Designer WL4U3℠ 10 Pay
Use 10 Pay to quickly pay up lifetime protection and build cash value.
Issue Ages:
18-80 Preferred and Standard Classes
0-17 Juvenile Preferred
Minimum Face:
$100,000</td><td>• Paid Up in 10 Years
• Significant Cash Value Accumulation
• Year 1 Policy Loans Permitted
• Variable Policy Loan Interest Rate
• Advantage Loan Benefit for Policy Loans in Years 20 and Later
• Non-Direct Recognition Dividends
• Riders Add Flexibility and Benefits</td><td>• Supplemental Funds for Retirement
• Affluent Savers
• College Planning
• Grandparent Gifting
• Juveniles</td><td>• Enhanced Paid-Up Additions Rider
• Combo Rider
• Level Term Rider (10-Year Level Option Only)
• Chronic Illness Accelerated Death Benefit Rider*
• Terminal Illness Options Accelerated Benefit Rider*
• Disability Waiver of Premium
• Premiums Paid in Advance
• Premium Service Agreement</td></tr>
<tr><td colspan="4">Policy Form Nos. 2112-NY-17CSO; ICC14-2112; Series 2112.
Rider Form Nos. IO-9358-FPUA in NY; ICC14-IO9358; Series IO-9358-F, IO-9358-NF. IO-9359-NF-TPC in NY; ICC15-IO9359; Series IO-9359, IO-9359-NF. IO-9360-NF-LTR in NY; ICC14-IO9360; Series IO-9360, IO-9360-NF. IO-9335-NY-WL-A; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9370-TIR500CA-A, IO-9337. IO-9311-NF-NY Rev. 5/17; ICC17-IO9311; Series IO-9311, IO-9311-NF.</td></tr>
<tr><td>WL4U2 Unisex℠
Issue Ages: 18-80
Minimum Face:
$10,000 Standard Classes
$100,000 Preferred Classes</td><td>• “Easy Issue” Underwriting
• Qualified Plan Administration Available
• Conditional Guaranteed Issue Available</td><td>• Defined Benefit
• 412(e)(3)
• Cash Balance
• Defined Contribution
• 401(k)</td><td>• Flexible Premium Deferred Annuity Rider
• Attained Age Exchange Rider**
• Enhanced Paid-Up Additions Purchase Rider
• Chronic Illness Accelerated Death Benefit Rider*
• Terminal Illness Options Accelerated Benefit Rider*</td></tr>
<tr><td colspan="4">Policy Form Nos. 2115-U-NY; ICC19-2115-U; Series 2115-U.
Rider Form Nos. IO-9347-Q-NY; ICC13-IO9347-Q; Series IO-9347-Q, IO-9347-Q-NF. MK-3013 Rev. 2/14 in NY; ICC14-MK3013 Rev. 3/14; Series MK-3013. IO-9358-NF-FPUA-U-NY; ICC19-IO9358-U; Series IO-9358-U, IO-9358-NF-U. IO9335-NY-WL-A; ICC14-IO9335-WL; ICC16-IO9335-WL-MT; Series IO-9335-WL, IO-9335-NF-WL. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9370-TIR500CA-A, IO-9337.</td></tr>
<tr><td>SecuritySP℠
Use this single premium whole life insurance policy to facilitate wealth transfer for face amounts up to $500,000.

Issue Ages:1-85

Premium Classes:
Juvenile Preferred
Preferred Nonsmoker
Preferred Smoker
Standard Nonsmoker

Face Amount:
Minimum: $10,000
Maximum: $500,000

Single Premium Amounts:
Minimum: $5,000 (face amount must be at least $10,000)
Maximum: $275,000, limited by age and face amount</td><td>• Simplified issue process (5 questions)
• Preferred class includes risks through rated Table 2
• Standard class includes risks rated Table 3, 4 or 5. Risks rated Table 6 or higher will fail to qualify
• Powerful living benefits riders for terminal, chronic or critical illness
• One-year return of premium feature</td><td>• Generational wealth transfer
• Middle market wealth transfer efficiency
• Estate settlement expenses
• Single-sum savings vehicle and survivor benefits
• Estate disposition planning
• Funeral expense planning</td><td>• Guaranteed paid-up death benefit with guaranteed cash value
• Expense charge limited to a one-time $100 policy fee. Nonforfeiture (basis of computation) rate of 4.5%
• Accelerated death benefit riders for Terminal,* Chronic* and Critical Illness* use the lien approach
• Variable policy loan interest rate applies to loaned funds
• Partial Surrenders available
• Use Security Illustrator℠ to generate quotes and preliminary information summaries for presentation at time of sale. Call the National Sales Desk for assistance at 844-367-9585</td></tr>
<tr><td colspan="4">Policy Form Nos. 2125-NY; ICC25-2125; Series 2125.
Rider Form Nos. IO-9383-TIRLN in NY; ICC20-IO9383; Series IO-9383. IO-9384-CHLN in NY; ICC20-IO9384; Series IO-9384. IO-9385-CRLN in NY; ICC20-IO9385; Series IO-9385.</td></tr>
<tr><td colspan="4">TERM</td></tr>
<tr><td>LT Security Plus 4℠
Issue Ages: 10 Year: 18-74 in NY
18-75 outside NY
15 Year: 18-70
20 Year: 18-65
Minimum Face: $100,000</td><td>• Guaranteed Level Premiums for 10, 15 or 20 Years
• Excellent Conversion Options
• Six Risk Classifications
• Enhanced Conversion Rider Adds Opportunities for Increased Protection</td><td>• Personal
• Business</td><td>• Renewable to Age 90
• Conversion Credits for Years 2-5
• Enhanced Conversion Rider
• Disability Waiver of Premium
• Accidental Death Benefit
• Terminal Illness Options Accelerated Benefit Rider*</td></tr>
<tr><td colspan="4">Policy Form Nos. 2106-A-NY; ICC23-2106-A; Series 2106-A.
Rider Form Nos. IO-9328-A in NY; ICC23-IO9328-A; Series IO-9328-A, IO-9328-A-F. IO-9275-NF-NY Rev. 5/17; ICC17-IO9275; Series IO-9275, IO-9275-NF. MK-2915-B Ed.10/84 in NY; ICC14-IO9357-ADB; Series MK-2915-B, MK-2915-BF. IO-9370-TIR500-NY; ICC16-IO9370; Series IO-9370, IO-9370-TIR500CA-A, IO-9337.</td></tr>
<tr><td>ProValue Term℠
Issue Ages: 18-79
(Not Available for Rated Class Issues)
Minimum Face: $100,000
Maximum Face: $500,000</td><td>• Attractive Premiums
• Provides Up to 10 Years of Coverage; Coverage Can Be Continued to Age 80</td><td>• Short Duration Needs
• Personal
• Business</td><td>Economical Alternative to Level Term for Short Durations.</td></tr>
<tr><td colspan="4">Policy Form Nos. 2116-NY; ICC19-2116; Series 2116.</td></tr>
</table>

For assistance, call the National Sales Desk at 844-367-9585.

Product	Competitive Advantages	Markets	Key Features
ANNUITIES			
Security Access SPIA Life Only Income Option Issue Ages: 40 Years & 0 Months 80 Years & 0 Months Life with Guarantee Period (Issue Ages Vary Based on Max Years Guaranteed) Minimum Premium: $5,000 (Provided it Purchases a Minimum Monthly Income of at Least $25) Home Office Approval Required for Amounts Exceeding $500,000	• Cash Liquidity Benefits • Payouts for: - Life Only - Life with Guarantee Period - Joint and 100% to Survivor - Joint and 100% to Survivor with Guarantee Period - Joint and Reduced Amount to Survivor • Guaranteed Lifetime Income	• Retirement Income Planning • Non-Tax Qualified and Tax-Qualified Plans • Guaranteed Lifetime Income	• 20% Withdrawal Benefit Rider • Guarantee Period Withdrawal Rider • Annuity Income Advance Rider • Payment Frequency: Monthly, Quarterly, Semi-Annually, Annually
Policy Form Nos. 2102-NY, 2102-GP-NY, 2103-NY, 2103-R-NY, 2103-GP-NY; ICC09-2102, ICC09-2102-GP, ICC09-2103, ICC09-2103-R, ICC09-2103-GP; Series 2102, 2102-GP, 2103, 2103-R and 2103-GP. Rider Form Nos. IO-9305-NY; ICC09-IO9305; Series IO-9305-G. IO-9306-NY; ICC09-IO9306; Series IO-9306-G. IO-9307 in NY; ICC09-IO9307; Series IO-9307-G.			
Single Premium Deferred Annuity Issue Ages: 0-85 Minimum Premium: $5,000 Maximum Premium: Home Office Approval Required for Amounts Exceeding $500,000 Check Monthly Tele-Com for Current Interest Rates	Product Features Vary by State SPDA-5&5 Offers: • Interest Rate Banding • Year 1: 5% Surrender Charge-Free Withdrawal • 10% Surrender Charge-Free Withdrawal After 1st Year • 5-Year Surrender Charge Pattern (7%-7%-7%-6%-5%)	• Non-Qualified • Qualified Plans • TSA • Retirement Savings	• Systematic Withdrawals • Annuitization Options • No Market Value Adjustment
Policy Form Nos. 2095 in NY; ICC10-2095; Series 2095. 2095-U in NY; ICC10-2095-U; Series 2095-U. 2083 Ed. 6/05 and 2083-Q Ed. 6/05 in NY; Series 2083 Ed. 6/05 and 2083-Q Ed. 6/05. 2055-FL-3-A; 2055-Q-FL-3-A; 2056-FL-3-A; 2056-Q-FL-3-A. 2055 and 2055-Q in NY; Series 2055-I, 2055-Q-I, 2055-FL-1-A , 2055-Q-FL-1-A. 2056 and 2056-Q in NY; Series 2056-I, 2056-Q-I, 2056-FL-1-A, 2056-Q-FL-1-A.			
Flexible Premium Annuity Issue Ages: 0-80 Minimum Premium: $25/Year Check Monthly Tele-Com for Current Interest Rates	• Available as a Rider • 10% Surrender Charge-Free Withdrawal After 1st Year • 10-Year Surrender Charge Pattern (7%-7%-6%-6%-5%-5%-4%-3%-2%-1%)	• Qualified Plans Only	• Accepts Ongoing Premium Payments of as Little as $25 per Month • One-Year Interest Rate Guarantee for Each Premium Payment • Annuitization Options Available, Including Single Life and Joint Life Payouts • No Market Value Adjustment
Policy Form Nos. 2111-NY, 2111-Q-NY; ICC13-2111, ICC13-2111-Q; Series 2111, 2111-Q. Rider Form Nos. IO-9347-NY, IO-9347-Q-NY; ICC13-IO9347, ICC13-IO9347-Q; Series IO-9347, IO-9347-NF, IO-9347-Q, IO-9347-Q-NF.			
MIDDLE MARKET PRODUCTS			
Whole Life Minimum Group Size: 25 Lives	• Guaranteed Premiums, Guaranteed Face Amount and Guaranteed Cash Value • Guaranteed Issue for Employee+ • Conditional Guaranteed Issue for Spouse, Dependent Children and Grandchildren+ • Simplified Issue Up to $300,000 (Includes GI and CGI Face Amounts) +*Guaranteed Issue and Conditional Guaranteed Issue subject to eligibility and participation requirements.*	Middle Market	• Chronic Illness Accelerated Death Benefit Rider* • 20-Year Level Term Insurance Rider • Terminal Illness Options Accelerated Benefit Rider+ • Dependent Children's Insurance Benefit Rider • Accidental Death Benefit Rider • Waiver of Premium Benefit in Event of Total Disability Rider • Conditional Insurance Rider (Subject to Home Office Approval) • Available on Our Proprietary Enrollment System, ActivEnroller +*There is no separate premium charge to add the Terminal Illness Options Accelerated Benefit Rider to this policy. The portion of the death benefit that is accelerated will be discounted, and an administrative expense charge up to $250 may be deducted from the accelerated death benefit. Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.*
Policy Form Nos. 2093-NY-3.75; ICC21-2093; Series 2093. Rider Form Nos. IO-9335-NY-A; ICC12-IO9335; Series IO-9335. IO-9366-NF-WSLTR-NY; ICC15-IO9366; Series IO-9366, IO-9366-NF. IO-9337-NY; ICC12-IO9337; Series IO-9337. IO-9165-NY; ICC08-IO9165; Series IO-9165. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357-ADB; Series MK-2915-B Ed. 10/84, MK-2915-BF Ed. 7/87. IO-9237-NF-NY Rev. 5/17; ICC17-IO9237; Series IO-9237-SD Rev. 5/17, IO-9237-NF-FL Rev. 5/17, IO-9237-NF-CA Rev. 7/2021. IO-9282 in NY; ICC08-IO9282; Series IO-9282.			

For assistance, call the National Sales Desk at 844-367-9585.

Product	Competitive Advantages	Markets	Key Features
MIDDLE MARKET PRODUCTS (Continued)			
Term Life Minimum Group Size: 25 Lives	• Rapid Underwriting Decision Can Be Made at Time of Application. If You Meet the Eligibility Requirements and Authorize Payment, You are Covered Immediately[+] • Flexible Benefits • Guaranteed Level Premiums for 15, 20 or 30 Years • Face Amounts from $10,000-$300,000 • Issue Ages 18-65[++] *[+]Issuance and payment of benefits may depend on the answers to the health questions in the application and the truthfulness thereof and evidence of insurability.* *[++]To age 50 if applying for 30-year duration.*	Middle Market	• Convenient Premium Payments through Payroll Deductions, EFT, Debit Card or Credit Card • Waiver of Premium Benefit in Event of Total Disability Rider • Dependent Children's Insurance Benefit Rider • Terminal Illness Options Accelerated Benefit Rider[+] • Conversion Option with No Health Questions • Available on Our Proprietary Enrollment System, ActivEnroller *[+]There is no separate premium charge to add the Terminal Illness Options Accelerated Benefit Rider to this policy. The portion of the death benefit that is accelerated will be discounted, and an administrative expense charge up to $250 may be deducted from the accelerated death benefit. Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.*
Policy Form Nos. 2114-U-NY; ICC17-2114-U; Series 2114-U. Rider Form Nos. IO-9372-NF-WSTCR-U-NY-3.75; ICC21-IO9372-U-3.75; Series IO-9372-U-3.75, IO-9372-NF-U-3.75. IO-9337-NY; ICC12-IO9337; Series IO-9337. IO-9371-NF-WSTWP-U-NY; ICC17-IO9371-U; Series IO-9371-U, IO-9371-NF-U.			
SML AGENCY SERVICES, INC. (In-Sourced Products) *Security Mutual Life Insurance Company of New York is Not Affiliated with the Carriers Providing In-Sourced Products and Does Not Endorse or Guarantee Their Products or Services.*			
Berkshire (Disability Insurance, Overhead Expense and Disability Buy-Out)	• Top Level Vested Commission Contracts • DI Illustration Emailed or Faxed within 24 Hours of Your Request	White Collar, Small Business, Professional	• True "Your Own Occ" Definition • DI Insurance for Retirement Contributions
Mutual of Omaha (Long-Term Care)	• Top Level Vested Commission Contracts • LTC Comparison Worksheet Emailed or Faxed within 24 Hours of Your Request • LTC Illustration Emailed or Faxed within 24 Hours of Your Request	The Market for This Product is Broad. More Americans are Concerned with Financing Long-Term Care Than They are with Paying for Retirement.	• Long-Term Care Protection from Quality Companies • Individual Coverage

Specialty Markets	Products Include	Available Plans	Services Include
Qualified Retirement Planning	• Whole Life • Annuities and Fixed Income Accounts	• Defined Benefit • Defined Contribution • Cash Balance • 401(k) • 412(e)(3)	• Personalized Consulting • Distribution Calculators

For assistance, call the National Sales Desk at 844-367-9585.

*There is no separate premium charge to add this rider to this policy.
**There is no separate premium charge or cost of insurance charge to add this rider to this policy.
Dividends are subject to change and are not guaranteed. Note: Rider eligibility requirements apply.

Availability, features, benefits and options may vary by jurisdiction.

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The Company That Cares.®

Field
Bulletin

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

November 1, 2025
(Replaces Field Bulletin No. 0014408XX 05/2025)

SMLXPRESS UNDERWRITING

Now with No Insurance Exam or Lab Testing for Qualified Applicants for Up to $10,000,000

Security Mutual Life announces important updates to the **SMLXPRESS Underwriting Program** designed to speed up the underwriting process for qualifying applicants. Effective immediately, qualifying applicants can be approved without traditional insurance exam and lab testing for amounts up to $10,000,000.

Eligibility Requirements to Qualify

- U.S. Citizens or permanent residents.
- Issue Ages: 0-65 (actual age).
- All risk classes eligible, including substandard risk classes.
- Face amounts up to and including $10,000,000.[1]
- Prospective insureds must have completed a comprehensive exam and labs with a licensed member of the medical profession within the last 24 months to be eligible for amounts up to $5,000,000,[2] and within the last 12 months for face amounts of $5,000,001 to $10,000,000.[2]
- Applicants failing to qualify[3] for SMLXPRESS remain eligible for full underwriting.

Available Products[4]

- Whole life series including unisex whole life.
- Level term life series.

Available Riders[4]

- Terminal Illness Options Accelerated Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Disability Waiver of Premium
- Level Term Rider
- Custom Term Rider
- Enhanced Paid-Up Additions Rider
- Term and Paid-Up Additions Combination Rider (Combo Rider)
- Enhanced Conversion Rider
- Enhanced Guaranteed Insurability Option Rider

Limitations

- Face amounts are subject to regular policy form rules.
- Approved rate classifications may not be available for additional amounts of coverage outside SMLXPRESS.
- Available on new business cases only.
- Prospective insureds already insured with Security Mutual Life policies bearing a smoker premium classification will require a current urinalysis for nonsmoker applications.
- Facultative reinsurance cases are not eligible.

- Cases previously sent out facultatively within the past three years are not eligible.
- The maximum net amount at risk using the scheduled Enhanced Paid-Up Additions Rider premiums with maximized premium flexibility in the first 20 years (current assumptions) cannot exceed the eligible amount under SMLXPRESS, i.e., $5,000,000 or $10,000,000.
- The total face amount for the Term and Paid-Up Additions Combination Rider (Combo Rider) cannot exceed the eligible amount under SMLXPRESS.
- Maximum death benefits for term policies with the Enhanced Conversion Rider (ECR) will include the projected full death benefit amount upon electing the maximum ECR conversion benefits for each option. For example, prospective insureds eligible for a $10,000,000 death benefit under SMLXPRESS may be insured under a term policy with ECR and a face amount no more than $4,000,000. Prospective insureds eligible for a $5,000,000 death benefit under SMLXPRESS, may be insured under a term policy with ECR and a face amount no more than $2,000,000.
- Maximum death benefits for LP100 policies with the Enhanced Guaranteed Insurability Option Rider (EGIO) will include the death benefit available for purchase in connection with the EGIO.

For further program guidelines, qualifications and limitations, refer to the SMLXPRESS Underwriting Program Producer Summary (Form No. 0014413). For assistance, please call the Underwriting Department at 800-346-7171.

Submit your case for SMLXPRESS UNDERWRITING today and let us help simplify the underwriting process for you and your clients!

Angela G. Thieschafer

Angela G. Thieschafer, FALU, FLMI®
Vice President,
Assistant Chief Underwriter

John W. Jonassen, FALU, FLMI®, ACS®
Senior Vice President, Chief Underwriter &
Head of Claims

Attachment: SMLXPRESS Underwriting Program Producer Summary (Form No. 0014413)

[1]In-force coverage may lower the face amount available through this program. Face amounts exceeding the limit will still be eligible for full underwriting.

[2]Security Mutual Life will request information from third-party data sources. Third-party data must provide sufficient information to fully document the comprehensive exam and labs with a licensed member of the medical profession within the required timeframe. Security Mutual Life may require copies of the physician statements to include the exam and labs when third-party data proves insufficient.

[3]Eligibility will be determined by an underwriter based on the facts available during the underwriting process.

[4]Product and rider availability and features may vary by state. Consult SecurityLink for full details and product availability.

This program may be discontinued at any time at the Company's sole discretion.

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Original Email Distribution 05/05/2025: GAs (licensed agents in all jurisdictions), D

An Asset With More Options Than a New Car

One Asset that Plays Several Roles

*While every asset has advantages and fulfills a function toward reaching financial goals, there is one asset that can play several roles. The current economic environment has created a demand for assets with a competitive rate of return, contractual guarantees and the advantages of tax-deferred growth. There is one asset that offers these features . . .***competitive rate of return, guarantees, tax-deferred growth and a death benefit.**

Additionally, **asset protection** and an opportunity for **tax-free benefits** are available when properly structured to follow the rules. This asset can provide **creditor protection** in many states, tax-free access to your funds and **income-tax- and estate-tax-free benefits for your heirs.**

The asset is WHOLE LIFE insurance. You may be more familiar with term life Insurance. Term life insurance generally offers only a death benefit. Whole life insurance is a permanent life insurance product and has two parts: death benefit and cash values.

Access to Cash Values

You may access the cash values in a whole life insurance policy for any purpose, including to take advantage of an investment opportunity. Loans and withdrawals may be used to cover whatever need you may have—even buying a new car.

Whole Life Insurance . . .

Providing *Flexibility You can Choose!*

- **Income-tax free death benefit to heirs.**
- **Borrow from your policy instead of the bank.[1]**
- **Repay your loan on a schedule you choose.**
- **With Life Insurance cash values, at retirement you can take out a policy loan stream of TAX FREE Income!**
- **Access to portion of the death benefit on a tax-favored basis if the insured is diagnosed with a terminal or chronic illness.[2]**
- **With Life Insurance Cash Values, you can receive the loans with: NO TAX, NO 1099, NO IRS REPORTING!**
- **Must keep the policy in force to achieve above results.**
- **You may elect a reduced paid-up policy— No More Premiums.**

Imagine borrowing from your own policy instead of your bank. For the best policy performance, the loan is repaid to the policy, and the policy values continue to grow. At retirement, the cash values may be used to supplement retirement income on a tax-free basis.[1]

Check Out the Whole Life Advantages

The chart below compares the advantages of a Whole Life insurance product with other financial assets. While the other assets play a role in a balanced financial plan, the advantages of a Security Mutual whole life insurance policy make it an asset with **"Flexibility You Can Choose."**

If you are interested in learning more, please contact your Security Mutual life insurance representative to obtain an illustration based on your personal data and circumstances.

Consider the Features of Whole Life Insurance

Stocks	Bonds	Mutual Funds	CD	Qualified Plans[3] and IRAs	Tax-Free Bonds	Real Estate	Whole Life Insurance	Features
							✓	Tax–Free Death Benefit
				✓		✓	✓	Tax-Deferred Growth
					✓		✓	Tax-Free Access[4]
✓	✓	✓	✓	✓	✓	✓	✓	Competitive Rate of Return
			✓				✓	Guarantees
				✓			✓	Creditor Protection[5]
✓	✓	✓	✓		✓	✓	✓	Unlimited Contribution
							✓	Access to Cash Value
✓	✓	✓	✓		✓	✓	✓	Collateral
							✓	Estate-Tax-Free[4]
✓	✓	✓			✓		✓	Liquidity, Use, Control
							✓	Disability Waiver[6]
				✓				Tax Deductible[4]

The Security Advantage

Trust, Respect, Integrity

For more than 130 years, Security Mutual Life Insurance Company of New York has earned the trust, respect and confidence of hundreds of thousands of policyowners.

Security Mutual is committed to conducting business according to high standards of fairness, honesty and integrity. This guiding philosophy, combined with sound investment and management practices, enables the Company to keep its commitments and earn the public's confidence, year after year. Security Mutual: commitment to policyowners, a tradition of excellence, a vision for the future.

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

[1]If the policy is structured properly (not recognized as a Modified Endowment Contract ([MEC]), the cash value can be accessed tax-free through a combination of withdrawals and loans. Loans and withdrawals reduce the available death benefit and cash value. Policies owned by a Qualified Pension Trust are subject to special rules.

[2]Subject to meeting specific criteria. Payments under the Chronic Illness Accelerated Death Benefit Rider and Terminal Illness Options Accelerated Benefit Rider are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payments made under either Rider may be taxable depending upon specific facts and circumstances. Accordingly, the policyowner should consult with his or her tax advisor to determine the tax consequences before requesting the payment of an accelerated benefit under either Rider. Receipt of accelerated death benefits may affect eligibility for public assistance programs. **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 New York Law, does not qualify for the New York State Long-Term Care Partnership program or similar programs in other states and is not a Medicare supplement policy or rider.**

[3]Contributions to Qualified Plans are deductible to the employer/plan sponsor.

[4]Under specific circumstances. Contact your Security Mutual life insurance agent for information.

[5]Both federal and state law provide certain creditor exemptions for life insurance cash values and death benefits. Exemptions vary by state. Individuals are advised to seek advice from an independent legal or tax advisor.

[6]Optional benefit available for an additional cost and is subject to age limits.

Lapse of a policy with a loan may have tax consequences.

This publication is intended for general information purposes or to support the promotion or marketing of Security Mutual Life's products and does not constitute legal or tax advice. Tax laws are complex and subject to change. The information presented is based on current interpretation of the laws. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. This strategy may not be appropriate for everyone. Results will vary based on individual factors and policy performance.

This publication describes the features of whole life insurance in general terms. 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. Product, features and benefits may not be available in all states.

Life insurance policies contain exclusions, limitations and terms for keeping them in force. Your life insurance agent can provide costs and details.

Guarantees are based on the claims-paying ability of Security Mutual Life Insurance Company of New York.

Insurance products are: • not FDIC insured • not Bank guaranteed • not a deposit • not insured by any federal government agency

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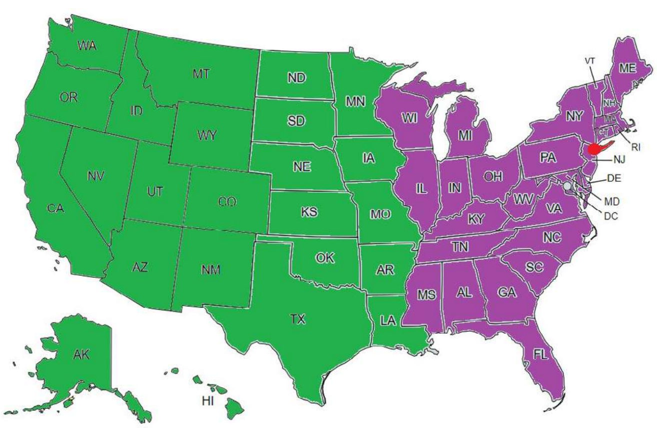

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