

Whole Life LP95

Employee Guide



Explore the Options

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- ✔ **Flexible Benefits**
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- ✔ **Convenient Premium Payments**
- ✔ **Coverage for Your Family**



Exploring Your Options

YOUR FAMILY may be the most important thing in your life. Do you have enough life insurance coverage to protect your loved ones in the event you are no longer able to? Security Mutual's **Whole Life LP95** offers an easy and affordable way for you to purchase life insurance to assist you in safeguarding your family's future. In addition to providing death benefits for your family, your policy builds cash value over time that may be available to help you with other financial needs. Let Security Mutual help you face the future with confidence!

GUARANTEED COVERAGE

With guaranteed coverage (provided eligibility requirements are met*), guaranteed premiums and strong cash values offered to employees on a guaranteed issue basis, **Whole Life LP95** makes the process of selecting and maintaining coverage in force a little simpler.

**To be eligible, employees must be continuously employed for pay at the regular place of business of the employer for 17½ hours or more per week in the 90-day period prior to applying, and be performing all the duties of his or her regular occupation. Guaranteed Issue limits are established by Security Mutual.*

WHOLE LIFE FOR YOUR WHOLE FAMILY

Coverage is available for you and your spouse age 18 to 72, and dependent children and grandchildren age 14 days up to and including age 26. And . . . you do not have to purchase life insurance in order to insure family members!*

**Coverage on spouse and children requires answers to health-related questions. The issuance of the policy or payment of benefits may depend on the answers provided in the application and the truthfulness thereof.*

FLEXIBLE BENEFITS

You can select the death benefit and cash value components to help meet today's financial goals.

AFFORDABLE RATES

Security Mutual offers premium rates that vary according to the benefits you choose. Rates start at \$2.00 per week.

CONVENIENT PREMIUM PAYMENT

Premiums are collected simply and easily through payroll deductions. This means no insurance bills to watch for or checks to mail.

PERMANENT INSURANCE PROTECTION

Once your life insurance application has been approved and payroll deductions have started, the policy is yours to keep by continuing to pay premiums, even if you have a change in health, or change employers.

GUARANTEED CASH VALUES

Whole Life LP95 contains a guaranteed cash value feature. Payment of the scheduled premiums will produce guaranteed cash values that can be used for any purpose. Cash values can be accessed by policy loan. Please see the loan section of your policy for details.

DIVIDENDS

In addition to cash values, **Whole Life LP95** is eligible to share in any dividends declared by the Company's board of directors, provided the policy premiums are paid in full. Dividends are a return of premium and are not taxable as long as the dividends received do not exceed the premiums paid. Policyowner dividends are not guaranteed.

PAID-UP COVERAGE

Upon retirement, you have the option to elect paid-up coverage in a reduced amount and cease ongoing premium payments.

SERVING OUR CUSTOMERS

The word "service" may be just a buzz word in the marketplace, but at Security Mutual we take it to heart.

For more than 130 years we have stood by our commitment to help meet the needs of our policyowners through quality service and products. Customer Service is provided through a team of dedicated professionals and is available Monday through Friday from 7:30 a.m. to 6:00 p.m. EST by calling 888-722-8645.