

WHOLE LIFE LP95

MEMBER GUIDE

EXPLORE THE OPTIONS

- ✓ Guaranteed Issue
- ✓ Flexible Benefits
- ✓ Affordable Rates
- ✓ 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

Coverage may be available on a guaranteed issue basis. Guaranteed issue face amounts, if any, are set by the insurance company based on case characteristics. With guaranteed coverage (provided eligibility requirements are met),* guaranteed premiums and strong cash values, **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 75, 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.

CHECK OUT THE EXTRAS!

Whole Life LP95 not only provides a death benefit but also offers a host of optional supplemental benefits and riders, some of which can provide access to policy values while the insured is living.¹

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER

This rider allows access to precious resources should the insured become chronically ill—a time when such resources may be needed most. This living benefit is available on policies insuring the member and/or the member's spouse, children and grandchildren.

The benefit allows the policyowner to accelerate up to a maximum of 25% of the face amount of the policy each year until a residual death benefit of \$5,000 remains.*

Access to early distribution of the death benefit can be requested if the insured suffers from a chronic illness** requiring continuous care for the remainder of his or her life in an eligible facility or at home and (i) is unable to perform two of the six Activities of Daily Living (ADLs)—bathing, continence, dressing, eating, toileting and transferring—due to a loss of functional capacity, or (ii) if he or she has a severe cognitive impairment that requires substantial supervision by another person to protect him or her from threats to health and safety.

There is no separate premium charge to add this rider.

Eligibility requirements apply. Payments made under this rider may be taxable depending on the insured's circumstances, and anyone applying for benefits should consult with his or her tax advisor.

**Benefit availability may vary by state.*

***The Definition of Chronic Illness may vary by state.*

Rider Form Nos. 10-9335-NY-WL-A; ICC14-109335-WL; Series 10-9335-WL, 10-9335-NF-WL

WAIVER OF PREMIUM BENEFIT IN EVENT OF TOTAL DISABILITY RIDER

The waiver of premium benefit waives the premium on the policy to which it is attached in the event the insured becomes totally disabled* as defined in the rider for a continuous period of at least 6 months.

This benefit is available on policies insuring the member, the member's spouse and any children.

**The definition of Total Disability may vary by state.*

Rider Form Nos. 10-9364-NF-WSWP-NY-A; ICC15-109364; Series 10-9364, 10-9364-NF

ACCIDENTAL DEATH BENEFIT RIDER (ADB)

This optional benefit provides an additional death benefit to the beneficiary should the insured's death occur as a direct result of an accidental injury as defined in the rider.

The benefit is available to cover insured individuals from the age of one year up to and including age 60. The benefit will cease on the policy anniversary on which the age of the insured is 70.

(Note: The Accidental Death Benefit Rider cannot be used in conjunction with the 20 Year Level Term Insurance Rider.)

Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-109357; Series MK-2915-B, MK-2915-BF

DEPENDENT CHILDREN'S INSURANCE BENEFIT RIDER

This rider is a cost-effective way to insure all children of the insured. The rider is available on a policy insuring either the member or the member's spouse from age 18 up to and including age 60. It may be added to the base policy, and provides coverage for all the insured's unmarried, dependent children age 14 days up to and including age 24.

The policyowner can elect a minimum of \$1,000 to a maximum of \$25,000 of coverage in \$1,000 increments. If the policyowner elects this rider, future born children of the insured will be covered automatically from age 14 days up to the rider anniversary after such child's 25th birthday with no increase in premium. The weekly premium is \$.11 per \$1,000 of coverage.

This rider can be converted up to the child's age of 25 to a permanent policy in an amount not to exceed 5 times the rider benefit or \$25,000 (whichever is less) without Evidence of Insurability.*

**May be converted to the existing Whole Life LP95 policy or comparable life insurance plan then available that uses similar underwriting and issuance criteria.*

Rider Form Nos. 10-9367-NF-WSCR-NY; ICC15-109367; Series 10-9367, 10-9367-NF

20 YEAR LEVEL TERM INSURANCE RIDER

This rider is a cost-effective way to add additional coverage to the permanent base plan. This rider adds term life insurance coverage that will remain level for a period of 20 years or until rider termination as defined in the rider form.

Prior to termination, the policyowner can choose to either reduce the weekly premium to the amount needed to support the base plan of insurance, or convert the coverage to a new permanent plan of life insurance coverage* with no health-related questions required. This coverage is available on policies insuring the member and/or the member's spouse from age 18 up to and including age 50 (age 60 in New York).

An amount of term insurance equal to the coverage selected under the base plan can be added.

**May be converted to the existing Whole Life LP95 policy or comparable life insurance plan then available that uses similar underwriting and issuance criteria.*

(Note: The 20 Year Level Term Insurance Rider cannot be used in conjunction with the Accidental Death Benefit Rider.)

Rider Form Nos. 10-9366-NF-WSLTR-NY; ICC15-109366; Series 10-9366, 10-9366-NF

TERMINAL ILLNESS OPTIONS ACCELERATED BENEFIT RIDER

Under this rider, the policyowner may access up to 75% of the policy's death benefit if a physician determines that the insured is terminally ill (life expectancy of 12 months or less).* There is no charge for this rider, and it can be added at issue or at any time during the life of the policy. It is available on policies insuring the member and/or the member's spouse, children and grandchildren, with issue age of 14 days up to and including age 75. Receipt of accelerated death benefits may be taxable and may affect eligibility for public assistance programs.

**Provisions may vary by state.*

Rider Form Nos. 10-9337-NY; ICC12-109337; Series 10-9337, 10-9107-CA-D

¹ Riders may be added only at the time of application, not after issue, with the exception of the Terminal Illness Rider.

Applicant Name: _____ Date: _____

	Death Benefit as applied for	Weekly Premium
Self:	\$ _____	\$ _____
Spouse:	\$ _____	\$ _____
Child/Grandchild:*	\$ _____	\$ _____
Child/Grandchild:*	\$ _____	\$ _____
Child/Grandchild:*	\$ _____	\$ _____
Child/Grandchild:*	\$ _____	\$ _____
TOTAL:		\$ _____

*New York Only: Benefits payable for children under age 14½ may not exceed the monetary limitations set forth by New York Insurance Law (sec. 3207).

Representative: _____

Life Insurance Underwritten and Issued By:



The Company That Cares.®



Distributed By:

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WHOLE LIFE LP95 Insurance Sample Values

This chart does not illustrate the policy you have applied for. It is provided only to illustrate representative guaranteed policy values assuming a \$10.00 weekly premium is paid on a non-tobacco¹ policy.

Age	Face Amount	Guaranteed Cash Value at Age 65	Paid-Up Death Benefit at Age 65 ²
25	\$67,532	\$28,487	\$58,363
30	55,793	22,483	46,062
35	45,694	17,295	35,433
40	35,862	12,433	25,473
45	27,926	8,519	17,454
50	21,576	5,397	11,057
55	16,513	2,914	5,970
60	12,887	1,028	2,106
65	9,925	N/A	N/A
70	7,137	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request.

¹No use of tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or nicotine delivery device such as nicotine patches or nicotine gum in the last 12 months. Only the rates and values for issue ages 18 and older are different for tobacco and non-tobacco.

²The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company. Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

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.

THIS IS NOT A CONTRACT OR AN OFFER TO CONTRACT, AND THE DESCRIPTIONS OF THE POLICY AND BENEFITS ARE IN SUMMARY FORM. PLEASE SEE THE POLICY FORMS (listed below) FOR DETAILS.

This publication is intended for general information purposes or to support the promotion or marketing of Security Mutual'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. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor. 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.

Loans from the policy will reduce the death benefit and cash surrender value and may cause the policy to lapse. Lapse of a policy with a loan may have tax consequences.

In the event of suicide during the first two policy years, death benefits are limited to the return of premium paid.

This product description is not complete; exclusions and/or limitations apply. Product availability and features may vary by jurisdiction. Consult your life insurance agent for availability.

All guarantees and benefits of the policy are subject to the claims-paying ability of the Insurer.

Chronic Illness Accelerated Death Benefit Rider

If the insured has a chronic illness, a Chronic Illness Benefit becomes available under the terms of the rider. The Chronic Illness Accelerated Death Benefit Rider is not long-term care insurance or disability insurance. Subject to the maximum benefit limit set by Internal Revenue Code for each calendar year. Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment made under this 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 this rider. The receipt of accelerated death benefits may be taxable and 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, and is not a health insurance policy or rider providing long-term care insurance subject to the minimum requirements of New York law or other applicable law, does not qualify for the New York State Long-Term Care Partnership program or similar programs in other jurisdictions, and is not a Medicare supplement policy or rider.

The Chronic Illness Benefit Rider may not cover all of the costs associated with the chronic illness of the insured. There is no separate premium charge to add this rider. Eligibility requirements apply.

A benefit payment results in reduced death benefits and cash values.

Waiver of Premium Benefit in Event of Total Disability Rider:

This is an optional benefit that helps the policyowner maintain life insurance protection in the event the insured becomes totally disabled. Should the insured become totally disabled (as defined in the rider), payment of the base plan and any benefit and/or rider premiums may be waived, subject to certain conditions and limits.