

INTRODUCING THE

2.5x
TERM RIDER!



Clients Can Now Turn a \$1 Million Term Insurance Purchase Into \$2.5 Million of Death Benefit With No Additional Evidence of Insurability

- Any currently available permanent product can be used at time of conversion.
- Higher original term coverage amounts are available—call Underwriting for specific parameters.
- Maximize the opportunity for insurability in a term conversion scenario.
- With Security Mutual, the rider is a contractual condition, not an option of the carrier to grant a conversion or not (like many carriers have).
- Life insurance offers legacy protection in the form of a death benefit paid to beneficiaries.
- Possible creditor protection.
- Individuals and young professionals can lock in insurability and convert to permanent insurance as income increases.
- Business owners can purchase coverage to keep pace with the growing value of the business.

How? With Security Mutual Life's Enhanced Conversion Rider (ECR)!¹

- The client (policyowner) pays premiums into a term life insurance policy with the Enhanced Conversion Rider from Security Mutual Life.
- In Years 1 or 2, the client may at the insured's attained age convert 50 percent of the original term policy to a permanent policy of their choice. The original amount of term insurance remains in force.
- In Years 3 or 4, the client may at the insured's attained age convert another 50 percent of the original term policy to a permanent policy of their choice. The original amount of term insurance remains in force.
- In Years 5 or 6, the client may at the insured's attained age convert another 50 percent of the original term policy to a permanent policy of their choice. The original amount of term insurance remains in force.
- At any point prior to the end of the original term period, the client may at the insured's attained age convert the entire amount of the original term policy to a permanent policy.
- If all conversion opportunities are utilized, the client will have 2.5 times their original term coverage in permanent coverage, having provided no additional evidence of insurability at time of conversion.
- Use it or lose it! Any missed conversion opportunities are automatically forfeited, though future options are retained.
- All conversions are commissionable subject to Company rules.

Who Can Take Advantage?

- Individuals between the ages of 18-60, with a life insurance need
- Young professionals
- Business owners

Case Scenario

LT Security Plus 2SM, 20-Year Level Term
Male, Age 50, \$1 Million Face, Preferred Plus

	PREMIUM	COMBINED DEATH BENEFIT
With ECR	\$1,855	\$1,000,000
Without ECR	\$1,735	\$1,000,000

Age 52, first enhanced term conversion² to \$500,000 Security Designer WL4U2SM LP121

NEW PREMIUM	COMBINED TOTAL PREMIUM	ADDITIONAL DEATH BENEFIT	COMBINED DEATH BENEFIT
\$9,970	\$11,825	\$500,000	\$1,500,000

Age 54, second enhanced term conversion² to \$500,000 Security Designer WL4U2SM LP121

NEW PREMIUM	COMBINED TOTAL PREMIUM	ADDITIONAL DEATH BENEFIT	DEATH BENEFIT
\$10,815	\$22,640	\$500,000	\$2,000,000

Age 56, third enhanced term conversion² to \$500,000 Security Designer WL4U2SM LP121

NEW PREMIUM	COMBINED TOTAL PREMIUM	ADDITIONAL DEATH BENEFIT	COMBINED DEATH BENEFIT
\$11,875	\$34,515	\$500,000	\$2,500,000

Lock in your client's insurability today and convert up to 2.5 times the original term policy death benefit with no evidence of insurability on eligible conversions during the original term period.

For more information,
contact:



¹ Subject to additional charge. Original term policy must have been issued standard or better. Rider available only at time of issue.

² Assumes conversion into Security Mutual Life's Security Designer WL4U2SM LP121 whole life product. No new evidence of insurability required.

Descriptions provided are in summary form. Policies issued by the Company contain exclusions, limitations and terms for keeping them in force. The above rates are based on a preferred nonsmoker risk class. Other ages, issue classes and face amounts are available. All applications are subject to underwriting approval and receipt of payment. Product availability and features may vary by state.

Insurance products are issued by Security Mutual Life Insurance Company of New York. This publication describes in general terms the features of LT Security Plus 2SM, a level premium term life insurance policy, and the Security Designer WL4U2SM LP121, a fixed-premium, participating whole life insurance policy paid up at age 121.

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