



Explore the Options

- ✓ **Guaranteed Issue***
- ✓ **Flexible Benefits**
- ✓ **Convenient Premium Payments**
- ✓ **Coverage for Your Family**

*Provided eligibility requirements are met.

WORKSITE Whole Life

Member Guide

YOUR FAMILY may be the most important thing in your life. Do you have enough life insurance coverage to help protect your loved ones in the event you are no longer able to? Security Mutual Life's **Worksite Whole Life** 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 Life help you face the future with confidence!

Exploring Your Options

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),* and guaranteed premiums, **Worksite Whole Life** makes the process of selecting and maintaining coverage in force a little simpler.

**To be eligible, members 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. Guaranteed issue limits are established by Security Mutual Life.*

Whole Life for You

Coverage is available for you, as an employee who have access to coverage up to \$50,000.

Flexible Benefits

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

Convenient Premium Payment

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

Whole Life Insurance Coverage Underwritten and Issued by:



The Company That Cares.®

Continuing 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, change employers or you retire.

Guaranteed Cash Values

Worksite Whole Life 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, **Worksite Whole Life** 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, the policyowner may elect this option provided sufficient value exists. This option provides for paid-up coverage in a reduced amount with no further premium payments required.

Distributed by:

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Broker

Honest Insurance Services
Las Vegas, NV 89119
Support: 866-585-4994
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Serving Our Customers

The word "service" may be just a buzz word in the marketplace, but at Security Mutual Life 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. Eastern and 7:00 a.m. to 5:00 p.m. Central** by calling 888-722-8645.

The member may also access their account via Security Mutual Life's web portal at www.mysmlny.com.