

Key Uses

- Survivor Benefit
- Family Income Replacement
- Mortgage and Debt Planning
- Supplemental Funds for Retirement
- College Planning
- Business Needs
- Personal Banking

Base Premiums

- Payable to Age 100

Rate Bands

- \$25,000
- \$100,000
- \$500,000+

Annual Policy Fee

- \$75.00 per year

Premium Modes/Modal Factors

- Annual (1.0)
- Semiannual (.52)
- Quarterly (.265)
- Monthly (.086)
- Electronic Fund Transfer (EFT)
Available for All Modes

Policy Loans

- Available anytime there is a loan value.
- The Variable Policy Loan Interest Rate is declared annually by the Board of Directors. *(For current loan interest rates, refer to SecurityLink.)*
- Advantage Loan Benefit: Starting in Policy Year 20, and in each policy year thereafter, the declared rate will be reduced by a set percentage. The reduction percentage is set at ½%.
- This is a non-direct recognition policy. Outstanding policy loans do not affect the dividend calculation or the resulting dividend.

Dividend Options

- Cash
- Reduce Premiums
- Purchase Paid-Up Additions
- Accumulate at Interest
- Purchase One-Year Term Additions



Producer Summary

SecurityFlexSM (LP100) is a versatile whole life insurance policy with a full complement of riders available to help meet a wide range of needs. This fixed-premium, participating, non-direct recognition whole life insurance policy paid up at age 100 offers guaranteed premiums, cash values and death benefits. SecurityFlex's premium builds higher cash value accumulation and internal rates of return (IRRs) to help meet living needs for business planning, personal banking, mortgage acceleration, college planning and retirement planning. Include the PUA Rider, the Combo Rider or the Combo Encore RiderSM to help enrich both living and survivor benefits.

SecurityFlex (LP100) is designed primarily with strong cash values and internal rates of return (IRRs) in mind, combined with death benefit. For death benefit sales where cash values and IRRs are not required, the SecurityPro (LP121) product may be a more suitable option.

Use SecurityFlex (LP100) when goals include survivor benefits with cash value appreciation with dividends and access to living benefits.

Issue Classifications	Issue Ages*	Minimum Face Amount
Preferred Plus Nonsmoker**	18 – 85	\$100,000
Preferred Nonsmoker**	18 – 85	\$100,000
Standard Nonsmoker	18 – 85	\$25,000
Preferred Smoker**	18 – 85	\$100,000
Standard Smoker	18 – 85	\$25,000
Juvenile Preferred	0 – 17	\$25,000
Special Classes (Table 2 -16)	18 – 85	\$25,000

*Age Nearest Birthday

**The face amount of the base SecurityFlex (LP100) policy plus the Custom Term Rider, Combo Rider or Combo Encore Rider must total at least \$100,000 for these classes to be available.

Optional Riders and Benefits Summaries

Paid-Up Additions Purchase Rider (PUAR) The Enhanced PUAR features premium flexibility in both the first rider year and subsequent rider years. At any time during the first rider year, additional premium payments, greater than the Scheduled PUAR Premium payment, may be made (limits apply). In Rider Years Two and later, the policyowner may vary payments and pay more or less than the Scheduled PUAR Premium amount (limits apply). Payments may be as little as 75% of the Scheduled PUAR Premium, or increased up to 125% of the Scheduled PUAR Premium to further build cash values and death benefits. And the PUAR allows the policyowner to miss a Scheduled PUAR Premium payment and make it up later during a two-year catch-up window. The PUAR can be used to accept one-time payments, including 1035 exchange proceeds. For SecurityFlex (LP100), the PUAR is available for issue ages 1-85 for all issue classifications through Table 6. Premium amounts vary by contract. *(Note: The PUAR cannot be used in conjunction with the Combo Rider or Combo Encore Rider.) Refer to the PUAR flyer (Form No. 0016200) on SecurityLink for further details. (Rider Form Nos. 10-9414-FPUA in NY; ICC26-109414-FPUA; Series 10-9414-FPUA, 10-9414-FPUA-FL.)*

Term and Paid-Up Additions Combination Rider (Combo Rider)

The Combo Rider's premium flexibility, together with its cash value growth potential, can be beneficial in accommodating those individuals whose cash flows are too varied or irregular for the traditional stand-alone paid-up additions rider and level term rider combinations. The Combo Rider's flexible premium payments purchase a combination of One-Year Term Additions and Paid-Up Additions providing a level death benefit (subject to conditions set forth in the rider form) in addition to the whole life policy's base death benefit. The Combo Rider may also be used to accept 1035 exchange proceeds. For SecurityFlex (LP100), the Combo Rider is available for issue ages 1-64, for all issue classifications through Table 6. Premium amounts vary by contract. *(Note: The Combo Rider cannot be used in conjunction with the Paid-Up Additions Purchase Rider, the Level Term Rider, the Custom Term Rider or a Premiums Paid in Advance Agreement.) Refer to the Security Whole Life SeriesSM Combo Rider flyer (Form No. 0014849) on SecurityLink for further details. (Rider Form Nos. IO-9359-NF-TPC in NY; ICC15-109359; Series IO-9359, IO-9359-NF.)*

Term and Paid-Up Additions Combination Rider (Combo Encore RiderSM)

This rider functions the same as the Combo Rider above except that the term component may not be converted to a permanent policy. The Combo Encore Rider is available for issue ages 65-75 for all issue classifications through Table 6. *(Note: The Combo Encore Rider cannot be used in conjunction with the Paid-Up Additions Purchase Rider, the Level Term Rider, the Custom Term Rider or a Premiums Paid in Advance Agreement.) Refer to the Combo Rider and Combo Encore Rider flyer (Form No. 0016201) on SecurityLink for further details. (Note: The Combo Encore Rider is not available in CA and NY.) (Rider Form Nos. ICC26-109413-TPCSR; Series IO-9413-NF-TPCSR, IO-9413-NF-TPCSR-FL.)*

Level Term Rider (LTR) The Level Term Rider (LTR) is a 10-, 15-, 20-, or 30-year level term rider that provides an additional death benefit. The LTR may be used in connection with the PUAR to construct a policy with two goals: (1) Obtain increased life insurance protection for a defined period at a term rate; (2) Quickly develop the cash value and death benefit. The LTR automatically renews each anniversary throughout the selected level policy years. *(Note: The LTR may not be used with SecurityFlex (LP100) policies with the Custom Term Rider, Combo Rider or Combo Encore Rider.) LTR issue ages vary by product and state. Refer to the Level Term Rider flyer (Form No. 0016194) on SecurityLink for further details. (Rider Form Nos. IO-9360-NF-LTR in NY; ICC14-109360; Series IO-9360, IO-9360-NF.)*

Custom Term Rider (CTR) This rider combines term life insurance with whole life insurance protection. The Custom Term Rider may be used to lower the premium outlay, thus offering a lower-premium alternative to a whole life plan. The CTR helps to provide level lifetime coverage based on current dividends and term life insurance charges. *(Dividends and term life insurance charges are not guaranteed and are subject to change.) (Note: The CTR may not be used with SecurityFlex (LP100) policies with the Level Term Rider, Combo Rider or Combo Encore Rider.)* The CTR is available for issue ages 18-64 in New York, 18-85 outside New York, for all issue classifications through Table 8. The minimum CTR amount is \$50,000. Excess CTR premiums may be paid provided the insured is rated no higher than Table 2. *(Rider Form Nos. IO-9318-A-NF-NY, ICC23-109318-A, Series IO-9318-A, IO-9318-A-NF.)*

Chronic Illness Accelerated Death Benefit Rider (CIBR)

The Chronic Illness Accelerated Death Benefit Rider is lien-based and provides living benefits in the event the insured suffers from chronic illness (as defined in the rider). The CIBR permits the policyowner to accelerate a portion of the policy's death benefit, the proceeds of which can be used for any purpose, including to help cover healthcare expenses. While subject to change at the Company's discretion, an administrative charge of \$100 may be deducted upon exercising this rider and interest on any Chronic Illness Accelerated Death Benefit Rider liens will be 4.00% for seven (7) years. This rider is available for issue ages 18-75 for all issue classifications through Table 4 (prior to any substandard table rating rules). Rider costs are deducted from benefits at the time of claim. There is no separate premium charge to add this rider. Eligibility requirements apply. *Refer to the Chronic Illness Accelerated Death Benefit Rider flyer (Form No. 0014951) on SecurityLink for further details. (Note: The CIBR is not available in CA.) (Rider Form Nos. IO-9398-CHLN-NY; ICC25-109398-CHLN; Series IO-9398-CHLN.)*

The Chronic Illness Accelerated Death Benefit Rider is not, and should not be marketed as, long-term care insurance. 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 applicable law. It 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.

Note: Payment under the Chronic Illness Accelerated Death 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. Receipt of accelerated death benefits may affect eligibility for public assistance programs.

Terminal Illness Options Accelerated Benefit Rider (TIR) This rider accelerates a portion of the death benefit, making cash available to the policyowner if the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The maximum benefit available is typically equal to 75% of the life insurance proceeds payable at death (less a discount) up to \$500,000 per insured life. If this rider is exercised, the policy may remain in force, but death benefits, cash values and loan values will be reduced proportionately. The maximum benefits vary by state. The Company will reduce the amount requested to reflect the loss of interest because benefits are paid prior to death. An administrative charge of \$250 may also be deducted upon exercising this rider. *(It is important to note that the receipt of benefits under this rider may be taxable and may affect your clients' eligibility for public assistance programs.)* For SecurityFlex (LP100), the TIR is available for issue ages 0-85. There is no separate premium charge to add this rider. *(Rider Form Nos. IO-9370-TIR500-NY; ICC16-109370; Series IO-9370, IO-9337.)*

Flexible Premium Deferred Annuity Rider (FPA) This rider provides the means for guaranteed cash accumulation that can provide an income stream at retirement, guaranteed for life. Unscheduled contributions may be made to the FPA at any time (minimum of \$25 per year). Each contribution receives a guaranteed interest rate (then declared by the Company) for one year from the date of receipt. The contract may be converted to a guaranteed periodic income at any time (*subject to surrender charges as specified in the rider*). For SecurityFlex (LP100), the FPA is available up to the annuitant's age 80. (*Rider Form Nos. IO-9347-NY; ICC13-109347; Series IO-9347, IO-9347-NF.*)

Disability Waiver of Premium (DWP) The Disability Waiver of Premium provides the optional benefit to help protect the policyowner and beneficiaries in the event of the insured's total disability (as defined in the rider). Should the insured become totally disabled, payment of the base premium and any living benefit and/or rider premiums (excluding Flexible Premium Deferred Annuity Rider premiums) will be waived, subject to certain conditions. For the PUAR, the DWP benefit includes the Scheduled Premiums and excludes any additional first-year premiums. For the Combo Rider, the cost of One-Year Term Additions will be waived. The policyowner may choose to make Combo Rider premium payments to purchase Paid-Up Additions during a period of disability. This benefit employs a definition of "total disability" allowing for a five-year "own occ" benefit. For SecurityFlex (LP100), the DWP is available for issue ages 0-55 for all issue classifications through Table 2. Premiums vary based on issue age, gender and issue classification. (*Rider Form Nos. IO-9311-NF-NY Rev. 5/17; ICC17-109311; Series IO-9311, IO-9311-NF.*)

Accidental Death Benefit (ADB) This optional benefit, if selected, pays the beneficiaries an additional amount if the insured should die by accidental means as defined in the rider. There is an additional premium for this benefit. For SecurityFlex (LP100), the ADB is available for issue ages 1-60 for all issue classifications through Table 4. The maximum ADB amount is 1.5 times the base policy face amount, not to exceed \$250,000. (*Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-109357; Series MK-2915-B, MK-2915-BF.*)

Enhanced Guaranteed Insurability Option Rider (EGIO) The EGIO allows the policyowner to purchase specific additional amounts of life insurance protection at predetermined future dates, without the need to provide further evidence of insurability. The additional coverage will be issued with the same issue classification (premium class) as the original policy.

The EGIO is available for issue ages 0-45. Premium amounts vary by issue age, gender and benefit amount. *Refer to the EGIO rider flyer (Form No. 0016195) on SecurityLink for further details. (Rider Form Nos. MK-3366 in NY; Series MK-3366.)*

Children's Term Insurance Benefit Rider The Children's Term Insurance Benefit Rider allows the policyowner to elect coverage at issue for children of the insured in \$1,000 increments up to a maximum of \$10,000. The amount selected at application will apply to all children of the insured ages 15 days to 17 years for primary insured classifications up to Table 6. Child face amounts are convertible to any permanent product the Company makes available for conversion up to five (5) times the selected child rider face amount up to a maximum of \$25,000. Conversions over the age of 17 will convert to a Standard Nonsmoker policy. Children are automatically disqualified at attained age 25. *Refer to the Children's Term Insurance Benefit Rider flyer (Form No. 0016193) on SecurityLink for further details. (Rider Form Nos. IO-9399-CR in NY; ICC26-109399-CR; Series IO-9399-CR.)*

Premiums Paid in Advance[†] (PPIA) This arrangement allows the policyowner (or policy applicant) to prepay a selected number of annual premiums at a discounted value of the premiums at an interest rate established periodically by the Company. The PPIA account balance is refundable upon the death of the named insured or upon termination of the PPIA agreement. The prepayment of premiums account generates taxable income to the policyowner each year. (*Note: This arrangement is not available for policies with the Custom Term Rider, Combo Rider or Combo Encore Rider.*)

Premium Service Agreement[†] (PSA) This agreement allows the policyowner to deposit money into an account managed by the Company, which may be used to pay premiums, policy loans and/or interest on policy loans. Deposits may be made on a regular basis using EFT, or any other payment basis. Deposits in amounts of not less than twenty-five dollars (\$25.00) may be made into a Premium Service Fund. The Premium Service Fund earns interest on a yearly basis. This agreement may be useful for policyowners managing premium payments on more than one policy or for employers paying premiums on multiple policies.

[†]*Monies are placed in an interest-bearing account. A 1099-INT will be provided to the account owner and a copy mailed to or e-filed with the IRS reflecting the taxable interest paid during the calendar year.*

Note: Riders and Benefits may vary by jurisdiction and may not be available in all jurisdictions.

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This publication describes in general terms the features of SecurityFlex (LP100), a whole life insurance policy. 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. Check the state approval grid on SecurityLink for availability. Product, features and benefits may not be available in all jurisdictions.

The applicability of any strategy discussed is dependent upon your client's individual facts and circumstances. Results will vary. Products and services discussed may not be appropriate for all clients; each client's needs, objectives and financial circumstances may be different and must be reviewed and analyzed independently.

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