SECURITY MUTUAL LIFE | 140 YEARS

The Company That Cares.®

New Product Launch! Single Premium Whole Life (SPWL)

COMING MAY 4, 2026!

John Kuk

Senior Vice President,
Chief Marketing and Distribution Officer - Traditional Life & Annuity

Jeff Hale

Vice President,
Marketing and Sales Support - Traditional Life & Annuity

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The Company That Cares.®

Forbes

2026

AMERICA'S

BEST INSURANCE COMPANIES

PERMANENT LIFE

POWERED BY statista

Core Focus

"Be a preferred Whole Life insurance provider with innovative solutions including living benefits."

Forbes

The Greatest Wealth Transfer In History: What's Happening And What Are The Implications

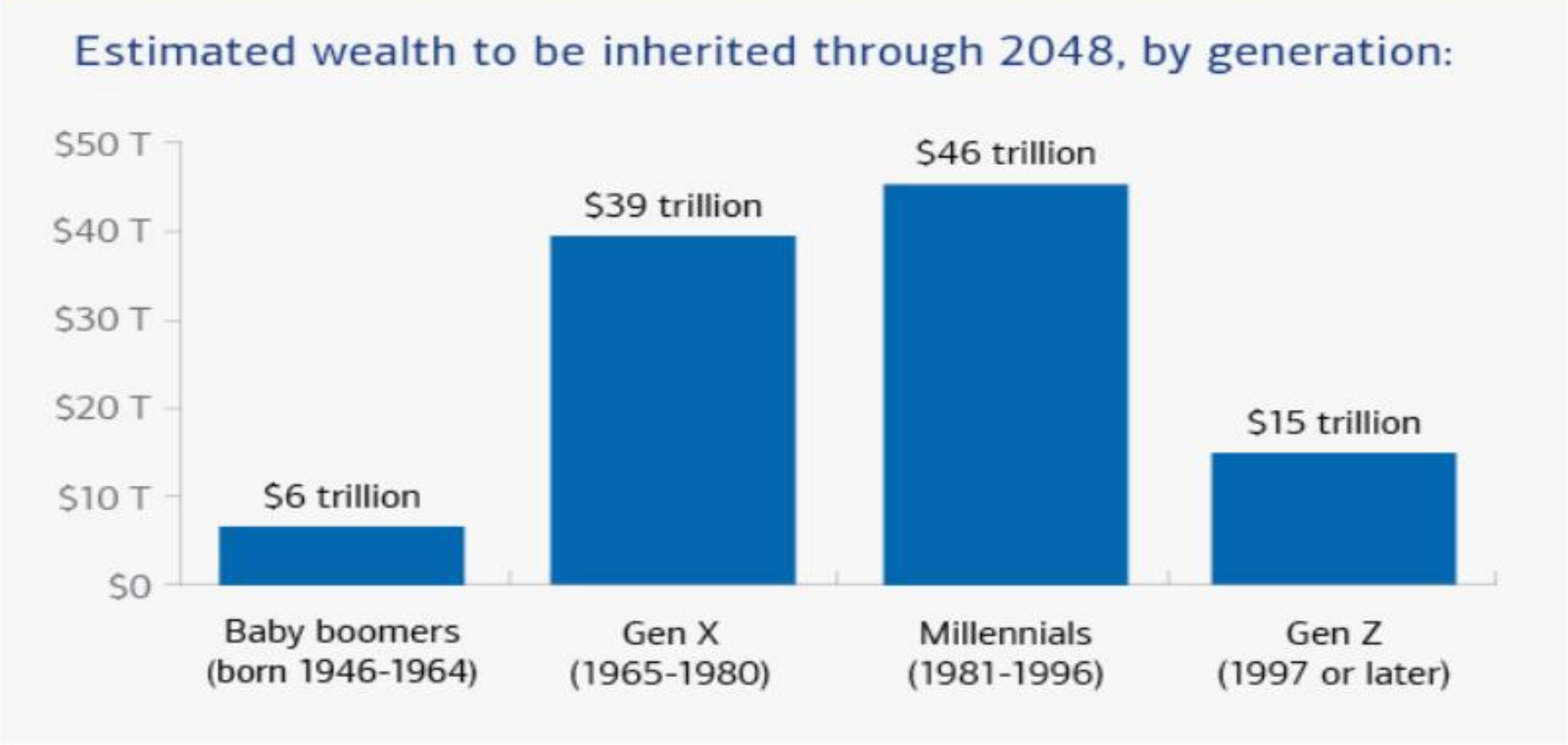
November 11, 2019

Over the next two decades, the United States will experience an unprecedented shift of demographics and finances that will likely be felt by every American.

"The Great Wealth Transfer"

Hall, Mark. "The Greatest Wealth Transfer In History: What's Happening And What Are The Implications." forbes.com. https://www.forbes.com/sites/markhall/2019/11/11/the-greatest-wealth-transfer-in-history-whats-happening-and-what-are-the-implications/ (accessed 4/23/2026).

By the numbers: The Great Wealth Transfer



Cerulli Associates, 2024; "The Cerulli Report: U.S. High-Net-Worth and Ultra-High-Net-Worth Markets; https://www.ml.com/articles/great-wealth-transfer-impact.html

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The Trillion Dollar Question

Why this moment matters

A generational shift in wealth, workforce, and expectations

It's not just money—it's legacy, influence, and trust. At the same time, baby boomers are retiring, Gen X is entering their peak earning years, and millennials are redefining what it means to be a primary financial provider.

$124T

in assets are expected to transfer from baby boomers to younger generations over the next two decades.

37%

of Americans expect to receive an inheritance in the next 10–20 years.

Alkami. "Generational Wealth Transfer: Leading through the great wealth transfer." Alkami.com. https://www.alkami.com/generational-wealth-transfer/. (accessed 4/23/2026).

LIMRA Generational Wealth Transfer Study

- LIMRA quarterly sales survey reported **$1.6 Billion** in whole life single premium in 2025*
- **60%** of benefactors plan to use life insurance for wealth transfer
- **17%** have had their financial professional recommend a life insurance solution

*Per LIMRA: This $1.6B likely includes some Final Expense sales, most of the Whole Life Single Premium in our survey likely stems from non-FE sales.

Introducing...

SECURITY MUTUAL LIFE Security SP℠

A *NEW* Single Premium Whole Life Product

Introducing...
SECURITY MUTUAL LIFE
Security SP
SM
A Single Premium Whole Life (SPWL) Insurance Product
· Competitive Survivor Benefits
· Living Benefits for Chronic, Critical & Terminal Illness
· Return of Premium Option
SECURITY MUTUAL LIFE
The Company That Cares.
Forbes 2026
AMERICA'S
BEST INSURANCE COMPANIES
POWERED BY statista
COMING MAY 4, 2026!
www.SMLNY.com
LinkedIn
YouTube
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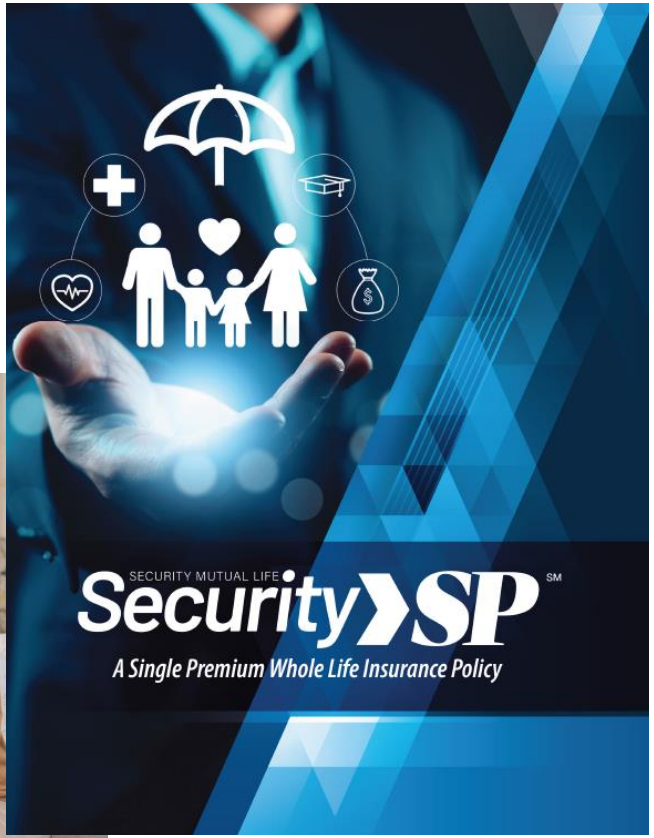
Policy Form Nos. 2125-NY; ICC25-2125; Series 2125.



Also available on SecurityLink:

SMLNYagent.com

SECURITY MUTUAL LIFE Security SP℠

Overview:

- Participating Whole Life insurance
- Simplified issue
- Survivor benefit focused
- Tax-deferred growth
- Access to cash via loans[1]
- Living benefits

[1]Typically, a Modified Endowment Contract (MEC) – Last in/first out taxation similar to a deferred annuity; Withdrawals or loans before Age 59 ½ may result in a 10% early withdrawal penalty

SECURITY MUTUAL LIFE

SecuritySP℠

Uses:

- Wealth transfer
- Final expenses[1]
- Estate settlement
- Use for “idle money”

[1]Medical, chronic, burial and other

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Security SP[SM]

Sources of Funds:

- Cash savings/savings accounts
- Certificates of Deposit (CD)
- Bonds
- Deferred annuities
- Inheritance/unexpected windfalls
- 1035 exchanges

SECURITY MUTUAL LIFE Security SP℠

Target Markets:

- Retirees
- Parent/grandparent gifting
- Key person/executive bonus
- Estate planners
- Final expense

SECURITY MUTUAL LIFE Security SP℠

Product Details

SECURITY MUTUAL LIFE

Security SP[SM]

- One premium payment guarantees whole life death benefit protection
- Cash value growth guaranteed every year*
- Guaranteed cash value endows to guaranteed death benefit at maturity age 121
- Full return of premium* (one year)

* Assumes no loans or withdrawals.

Security Mutual Life SecuritySP℠

Issue Ages: 1-85 (age nearest birthday)

Underwriting: Five questions, simplified issue

Premium Classes (4):
- Juvenile Preferred
- Preferred Nonsmoker
- Preferred Smoker
- Standard Nonsmoker

Note: Preferred classes include risks up to Table 2; Standard class includes Table 3-5 risks

Face Amount:
- Minimum: $10,000 or whichever $5,000 buys
- Maximum: $500,000

Maturity Age: 121

Premium (non-qualified only):
- Minimum: $5,000
- Maximum as follows:

Ages	Premium (*Maximum*)
1-4	$15,000
5-17	$20,000
18-25	$30,000
26-40	$50,000
41-50	$110,000
51-55	$150,000
56-60	$200,000
61-69	$250,000
70-75	$275,000
76-80	$150,000
81-85	$50,000

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1. Currently or within the **past 24 months,** have you received or applied for disability benefits from any source or been a patient or resident of a psychiatric, drug and alcohol, or rehabilitation facility? ❑ Yes ❑ No

2. If over the age of 6: Currently or within the **past 90 days**, have you required assistance, supervision, or used any type of medical equipment to perform any activities of daily living? (Activities of daily living are defined as bathing, continence, dressing, eating, toileting and transferring.) ❑ Yes ❑ No

3. If over the age of 25 and under 66: For the **past 90 days**, have you been continuously employed for pay at the regular place of business of an employer for 17 1/2 hours or more per week and performing all the duties of your regular occupation? ❑ Yes ❑ No

4. Currently or within the **past 12 months** have you smoked marijuana (including vape), used any tobacco or nicotine containing product or delivery method, or utilized any tobacco or nicotine cessation treatment? ❑ Yes ❑ No

5. Currently or within the **past 5 years**, have you been diagnosed as having or received treatment from a licensed member of the medical profession for any of the following?

   a. Cancer (other than basal cell and squamous cell skin cancer), alcohol or drug abuse, heart attack, coronary artery or valve disease, heart failure or cardiomyopathy, stroke or transient ischemic attack (TIA), chronic obstructive pulmonary disease (COPD), emphysema, cystic fibrosis, or other chronic lung disease (excluding asthma), cirrhosis of the liver or hepatitis (excluding hepatitis A and B), kidney failure, dementia, Alzheimer's, Huntington's disease, Parkinson's disease or paralysis, AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus) or its antibodies? ❑ Yes ❑ No

   b. Diabetes with insulin use, hepatitis B, multiple sclerosis, epilepsy, rheumatoid arthritis, blood clots or Down syndrome? ❑ Yes ❑ No

SECURITY MUTUAL LIFE

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1.	2.	3.	4.	5. a/b
NO	NO	YES	NO	NO

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1035 Exchanges: Allowed, subject to maximum premium amounts and suitability

Policy Fee: $100

Return of Premium: One-year (12 months)

Application: Firelight® e-application or paper

Delivery: E-delivery or paper

Quotes/Preliminary Information Statement: Via Security Illustrator or National Sales Desk (844-367-9585)

Dividends: Participating

Dividend Options: Purchase Paid-Up Additions (PUA), Cash, Accumulate at Interest, One-Year Term (OYT)

Guaranteed Cash Values: 4.5% non-forfeiture interest rate

Policy Loans: Available via variable loan interest rate of 5.50% for 2026[1]

Partial Surrenders: A partial surrender of no less than $500 may be taken up to four (4) times per year[1]

[1]Typically, a Modified Endowment Contract (MEC) – Last in/first out taxation similar to a deferred annuity; Withdrawals or loans before Age 59 ½ may result in a 10% early withdrawal penalty

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Living Benefit Riders[1]:

- Chronic Illness
- Critical Illness[2] ☆
- Terminal Illness

[1]Lien-based, indemnity riders. No premium required at issue. Fee charged at each exercise. See Agent Guide 0016145XX 04/2026 for details.
[2]Includes heart attack, stroke, end-stage renal failure, invasive cancer, major organ transplant. See Agent Guide 0016145XX 04/2026 for details.

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Competition

$100,000 Single Premium Example

Male, Best Nonsmoker Class, Age 60	
Security Mutual Life	**223,970**
Company A	221,569
Company B	204,766
Company C	204,010
Company B	186,036

Female, Best Nonsmoker Class, Age 60	
Security Mutual Life	**248,167**
Company A	244,197
Company B	229,221
Company C	226,055
Company B	208,107

$100,000 Single Premium
(SML Preferred Class to Table 2)

GENDER	UNDERWRITING CLASS	ISSUE AGE	SML DEATH BENEFIT	COMPANY A DEATH BENEFIT	COMPANY B DEATH BENEFIT
Female	Preferred Non-tobacco	45	355,377	342,068	N\A
		50	321,573	330,440	292,920
		55	278,211	284,387	253,421
		60	248,168	244,297	226,055
		65	221,365	210,839	201,637
		70	194,109	183,066	182,588
		75	167,632	161,086	161,796
		80	150,255	135,591	143,102
	Preferred Tobacco	45	286,452	276,158	N\A
		50	248,378	256,903	236,552
		55	214,885	224,783	204,653
		60	191,684	193,552	182,555
		65	170,980	171,166	162,837
		70	154,826	152,678	147,453
		75	137,197	141,008	130,664
		80	121,344	124,914	115,565

$100,000 Single Premium
(SML Preferred Class to Table 2)

SECURITY MUTUAL LIFE SecuritySP[SM]

GENDER	UNDERWRITING CLASS	ISSUE AGE	SML DEATH BENEFIT	COMPANY A DEATH BENEFIT	COMPANY B DEATH BENEFIT
Male	Preferred Non-tobacco	45	325,164	320,406	N\A
		50	293,056	300,870	266,944
		55	253,611	258,819	231,010
		60	223,971	221,568	204,010
		65	201,419	191,920	183,469
		70	174,684	168,712	166,878
		75	151,844	151,188	148,572
		80	137,092	129,140	131,047
	Preferred Tobacco	45	275,336	263,432	N\A
		50	236,893	240,748	225,611
		55	205,007	207,839	195,243
		60	181,044	181,398	172,422
		65	162,818	161,438	155,065
		70	146,543	142,410	139,662
		75	131,330	125,487	125,571
		80	116,295	118,696	110,757

$100,000 Single Premium
(SML Standard Class Table 3-5)

SECURITY MUTUAL LIFE Security SP[SM]

GENDER	UNDERWRITING CLASS	ISSUE AGE	SML DEATH BENEFIT	COMPANY A DEATH BENEFIT	COMPANY B DEATH BENEFIT
Female	Standard Non-tobacco	45	326,951	342,068	N\A
		50	295,851	330,440	292,920
		55	255,957	284,387	253,421
		60	228,317	244,297	226,055
		65	203,657	210,839	201,637
		70	182,093	183,066	182,588
		75		161,086	161,796
		80		135,591	143,102
Male	Standard Non-tobacco	45	299,147	320,406	N\A
		50	269,614	300,870	266,944
		55	233,324	258,819	231,010
		60	206,052	221,568	204,010
		65	185,305	191,920	183,469
		70	162,275	168,712	166,878
		75		151,188	148,572
		80		129,140	131,047

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“Final Expense (FE) Plus?”

Male, Non-Tobacco, Age 55 $14,519 Premium Death Benefit Solve	
SecuritySP Preferred Nonsmoker	**36,605**
SecuritySP Nonsmoker	**33,677**
Company A FE Non-Tobacco	30,000

Female, Non-Tobacco, Age 55 $13,380 Premium Death Benefit Solve	
SecuritySP Preferred Nonsmoker	**36,983**
SecuritySP Nonsmoker	**34,026**
Company A FE Non-Tobacco	30,000

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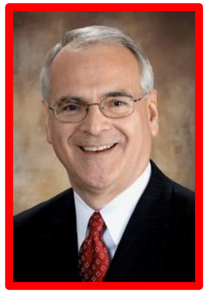
Your Field Support Team

RVP Territory Map

Steve Harling
Regional Vice President
East of the Mississippi
(Except NYC Metro & Long Island)
607-760-8807
sharling@smlny.com



Marty Smith
Regional Vice President
NYC Metro & Long Island
Capitalized Whole Life Expert
347-443-2178
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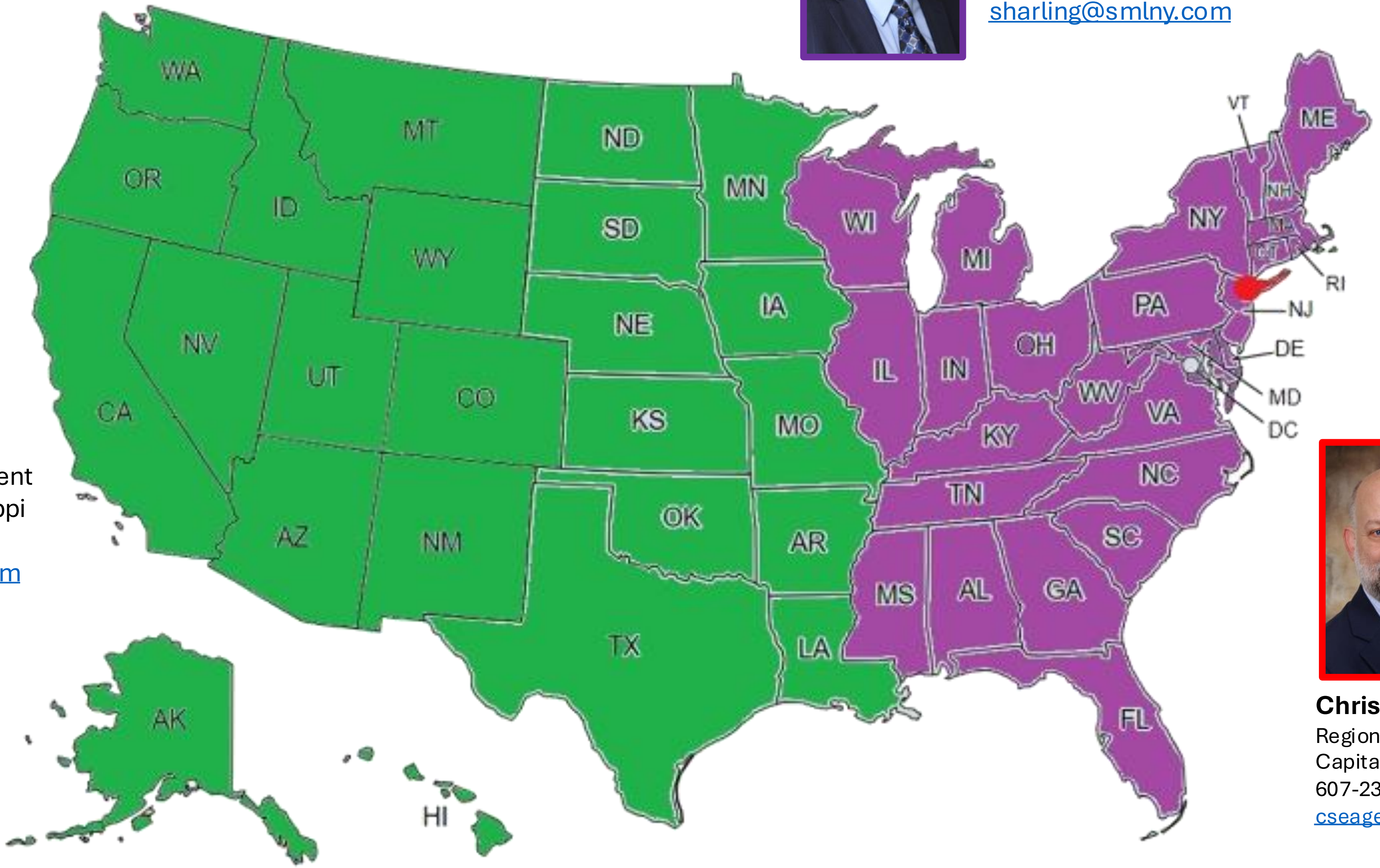

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140 YEARS

NATIONAL CAPITALIZED WHOLE LIFE EXPERTS AND SELECT BROKERAGE RELATIONSHIPS

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EAST OF THE MISSISSIPPI

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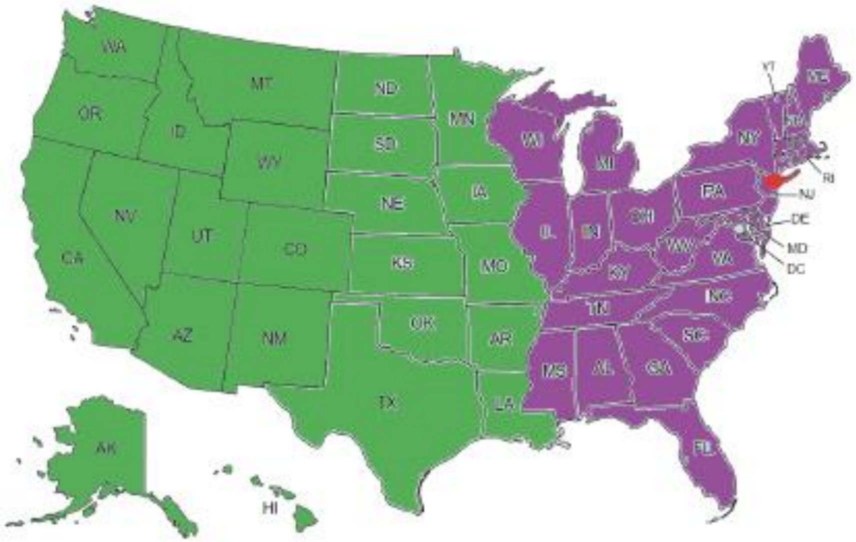

Note: Picture frame color indicates territory

NATIONAL SALES DESK MANAGEMENT

Michael Lighty
Assistant Vice President,
National Sales Desk
(212) 268-9412
MLighty@smlny.com

Kim Ross
Lead National Sales Desk - Marketing
(607) 338-7317
KRoss@smlny.com

National Sales Desk
844-367-9585

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Expert Field Sales Support

EXPERT	AREAS OF SUPPORT
Victor Ngai	Everything Advanced Sales
Jeff Hale	Marketing & Sales Support
Marty Smith and Chris Seager	Capitalized Whole Life
Armando Testani	Qualified Plans
Mike Thaxton	Foreign Nationals

Additional Support:

- Agency Operations (Sean O'Neill, Pam Kendrick and Team)
- New Business (Kellie Gehres, April Hoover and Team)
- Underwriting (John Jonassen, Angela Thieschafer and Team)
- Worksite (Jeff Erving)
- Policyowner Services (Dan Powell and Team)

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Policy Form Nos. 2125-NY; ICC25-2125; Series 2125
Rider Form Nos. IO-9384-CHLN in NY; ICC20-IO9384-CHLN; Series IO-9384-CHLN. IO-9385-CRLN in NY; ICC20-IO9385-CRLN; Series IO-9385-CRLN. IO-9383-TIRLN in NY; ICC20-IO9383-TIRLN; Series IO-9383-TIRLN

AVAILABLE MAY 4, 2026!

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National Sales Desk

844-367-9585

thank you