

# Whole Life LP95



## There's Security and Confidence in Guarantees

- ✔ **Guaranteed Premium** - The cost of your life insurance policy will never increase if you make no changes to your policy.
- ✔ **Guaranteed Death Benefit Protection<sup>1</sup>**
- ✔ **Guaranteed Cash Value<sup>1</sup>** - Payment of the scheduled premiums will produce guaranteed cash values that can be used for any purpose.
- ✔ **Guaranteed Portability** - Even if your employment status changes, you can keep coverage and pay us directly.
- ✔ **Guaranteed Issue<sup>2</sup>** - Whole Life LP95 is available for employees on a Guaranteed Issue basis, provided eligibility requirements are met, or on a Simplified Issue basis. Guaranteed Issue limits are established by Security Mutual. The issuance of the life insurance policy or payment of benefits may depend on the answers given in the application and the truthfulness thereof.
- ✔ **Guaranteed Additional Purchase** - By purchasing even a minimum amount of coverage, you are then guaranteed the right to purchase any remaining portion of the guarantee issue amount at future approved enrollments (*subject to continued employer sponsorship, product availability, payment through payroll deduction, and meeting employment requirements*).

*Spanning a Lifetime of Security*

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.

Life insurance policies contain exclusions, limitations and terms for keeping them in force.

<sup>1</sup>Death Benefit and Cash Value guarantees are subject to the timely payment of the required premiums. Policy loans reduce the death benefit and cash value and may cause the policy to lapse. The lapse of a policy with an outstanding loan may have tax consequences.

<sup>2</sup>To be eligible, employees must be continuously employed for pay at the regular place of business of the employer for 17 ½ hours or more per week in the 90-day period prior to applying, and be performing all the duties of his/her regular occupation. Guaranteed Issue may be subject to minimum participation requirements being met during the initial enrollment period.

Generally, life insurance proceeds received by the beneficiary due to the death of the insured are not included in gross income.

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

Product availability and features may vary by state.

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Policy Form No. 2113