

**The
Better the
Plan,

The
Better the
Control.**

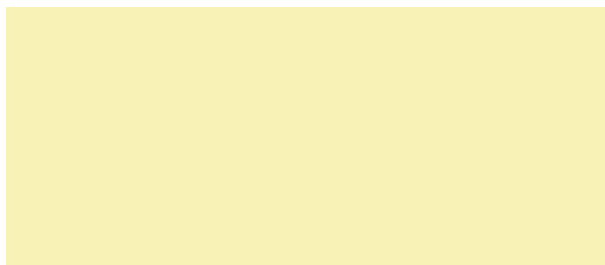
The Security Advantage

Trust, Respect, Integrity

For more than a century, Security Mutual Life Insurance Company of New York has earned the trust, respect and confidence of hundreds of thousands of policyowners.

Since its founding, Security Mutual has grown to nearly \$2 billion in assets, with more than \$28 billion of total life insurance in force.

Security Mutual is committed to conducting business according to high standards of fairness, honesty and integrity. This guiding philosophy, combined with sound investment and management practices, enables the Company to keep its commitments and earn the public's confidence, year after year. Security Mutual: commitment to policyowners, a tradition of excellence, a vision for the future.



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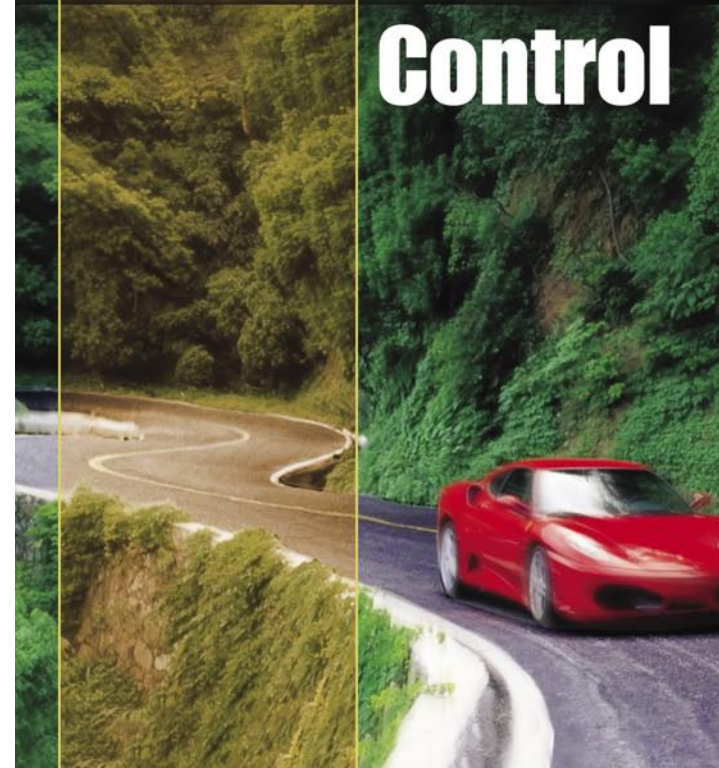
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**It's
All About
Control**



Establish a plan; establish control.



What is your vision for your family's future?

Does it include

- ...being forced to sell the family business?
- ...being forced to sell the family home to raise cash?
- ...paying unnecessary taxes or expenses?
- ...a family rift that may not heal?

If you don't map out the future, this may inadvertently be your family's destination.

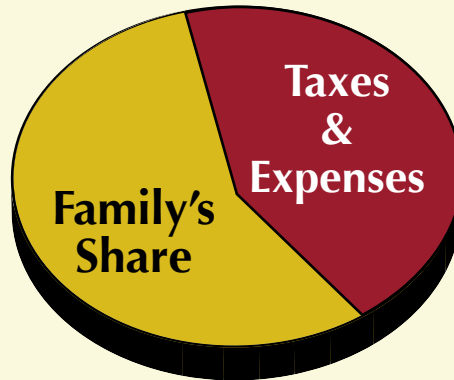
Exhibit A is a plan that is out of control.

This plan hasn't taken advantage of the life-time gift and estate tax exclusions and does not provide the liquidity necessary to replace the expenses and taxes associated with change.

The crisis you don't see in this chart is the family relationships and how the lack of parity can create chaos between the family members.

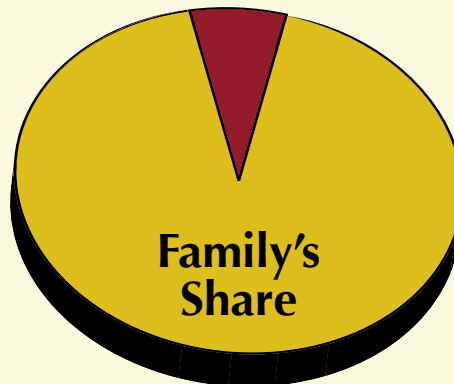
Without specific directions to follow, the vision becomes a blur.

Exhibit A - Without Planning



Income Taxes, Estate Taxes & Expenses can erode the estate by as much as 40%

Exhibit B - With Planning



Planning keeps you in control and increases your family's share

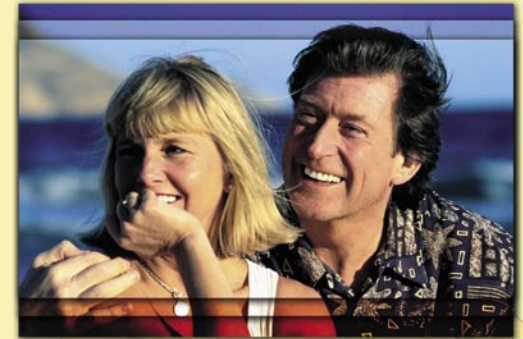


Exhibit B illustrates the benefits of a good plan.

This couple has

- organized their assets efficiently.
- maximized their lifetime exemptions.
- created trusts to control distributions to the next generation.
- provided liquidity for expenses and taxes.
- provided liquidity to create parity within the family.

If you truly want to remain in the driver's seat, then you must take the wheel and set the course.

Liquidity keeps the vision going.

Just like fuel, oil and other fluids that keep your vehicle running, liquidity keeps the vision going.

Life insurance is the most **efficient** method of providing liquidity. In addition, life insurance offers some **asset protection** from creditors in most states. The cash values may be used on a **tax-favorable** basis to **provide cash flow**, and the policy can serve as **collateral for loans** if needed. **You can optimize your vision with life insurance.**

Your Security Mutual agent has all the information you need to put your plan into action.