

Whole Life (LP95)¹

- **Whole Life for Family**—For Employee and Spouse, 18 up to including age 75 For Child/Grandchild, 14 days up to and including age 26
- Permanent, individually-owned whole life insurance
- **Guaranteed issue available for employees/members⁽²⁾**—There is no participation requirement for guaranteed issue, however, case size requirements apply
- **Optional Riders[†]**
 - Chronic Illness Accelerated Death Benefit Rider⁽³⁾
 - 20-Year Level Term Insurance Rider
 - Terminal Illness Options Accelerated Benefit Rider
 - Dependent Children's Insurance Benefit Rider
 - Accidental Death Benefit Rider
 - Waiver of Premium Benefit in Event of Total Disability Rider
- **Guaranteed Death Benefit and Cash Values⁽⁴⁾**
- **Provides an income tax free benefit upon death on the insured person⁽⁵⁾**
 - **Level Premium**—level face amount and premium
 - **Portability**—no change in cost or coverage
 - **Paid-Up Coverage**—elect paid-up coverage in a reduced amount to cease ongoing premium payments

Case Size: Number of Eligible Employees/ Members	Employee/ Member Maximum GI Money Purchase	Spouse Maximum CI Money Purchase with NO Employee/ Member Coverage	Spouse Maximum CI Money Purchase WITH Employee Coverage*	Child/ Grandchild Maximum CI Money Purchase**
25-500	\$13 per week	\$3 per week	\$3/\$5 per week	\$3 per week
501-1,000	\$16 per week	\$3 per week	\$3/\$5 per week	\$3 per week
1,001-2,500	\$20 per week	\$3 per week	\$3/\$5 per week	\$3 per week
2,501+	\$23 per week	\$3 per week	\$3/\$5 per week	\$3 per week

*If employee/member is \$5/week or more, then the spouse maximum is \$5/week. If employee/member coverage is \$4/week then the spouse maximum is \$4/week. If employee/member coverage is \$3/week then the spouse maximum is \$3/week.

**Maximum child face amount cannot exceed \$50,000. Spouse and child participation is not dependent on employee/member coverage.

(1) Issued and underwritten by Security Mutual Life Insurance Company of New York, Binghamton, NY. Policy Form 2113

Security Mutual is rated "A-" (Excellent) by A.M. Best Company. This rating is the fourth highest on a 16-step rating scale. The A.M. Best rating is current as of the date of publication. Ratings reflect a rating agency's opinion of a company's financial strength and ability to meet its obligations to its policyholders. A rating is not a recommendation of a company or any specific policy form. Ratings are subject to change. For further information about Security Mutual's ratings, please visit www.smlny.com.

Amalgamated Life Insurance Company and Security Mutual Life Insurance Company of New York are not related entities. They are not responsible for each other's contractual obligations.

(2) Provided eligibility requirements are met.

(3) **Chronic Illness Accelerated Death Benefit Rider.** If the insured has a chronic illness, a Chronic Illness Benefit becomes available under the terms of the rider. The Chronic Illness Accelerated Death Benefit Rider is not long-term care insurance or disability insurance. Subject to the maximum benefit limit set by Internal Revenue Code for each calendar year. Payment under the Chronic Illness 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 be taxable and may affect eligibility for public assistance programs.

Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the policy. If the information in this product sheet differs from the Whole Life Policy, the terms of the policy govern.

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