



Final Expense Products Overview

Security National Life offers a wide array of final expense products to fit the needs of virtually any final expense program. From a less-active agent who is primarily interested in filling a void - to a large active agency who requires aggressive commissions to support their large sales staff, Security National Life has a plan to support their goals and build their business.

The four base final expense plans offered by Security National Life are:

- Simple Security Plan
- Security Care Plan
- iCare
- MIB



SNL Plan Overview

In the graph that follows, you will see the plans listed on the left side, and the main features across the top. From top to bottom, the plans are listed in order of popularity. Therefore, the Simple Security Plan is our most popular plan with our highest commissions, and the MIB plan is made up of our lowest commissions.

All plans are whole life plans. Each plan is designed to accommodate a different type of customer with different needs and different commissions.



	Available Ages	Minimum Face Amounts	Maximum Face Amounts	Accidental Rider Information	Child Rider Available
SIMPLE SECURITY	40-90 Preferred & Standard 40-85 Modified	\$2,500	40-75 \$35,000 for prf 76-80 \$15,000 81-90 \$10,000 Standard & Modified 40-75 \$25,000 76-80 \$15,000 81-90 \$10,000	Available for all ages Minimum Amount is \$2,500 Maximum is face of policy	Available for insured ages 40-64, up to \$10,000 Child must be between 30 days of age and 17 years of age.
SECURITY CARE	(30 days) - 85	\$1,000	Select & Special Classes \$15,000 Limited Class is \$10,000	Minimum is \$1,000 Maximum is face of policy	Insured must be age 18-64 Child must be 30 days of age to 17, up to \$10,000
iCARE	Ages 25-70	Minimum \$25,000 Minimum \$50,000 to add any riders	Max is \$500,000 or 1.5 times income, whichever is less	Available for ages 25-60 Minimum \$25,000 Maximum is Death benefit of base policy	Insured must be age 25-64, Child must be 30 days of age to 17, up to \$10,000
MIB	(30days) - 85	Minimum is \$2,000	Maximum is \$10,000	Not Available	Not Available



SIMPLE SECURITY PLAN			
	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.	Provides full face amount coverage from day one.	Provides coverage equal to premiums paid plus 10% interest for the first 2 years. After 2 years 100% of face amount is payable upon death.
PREMIUMS	Level and Payable to Age 100		
MINIMUM FACE AMOUNT	\$2,500		
MAXIMUM FACE AMOUNT	Age 40-75 \$35,000 Age 76-80 \$15,000 Age 81-90 \$10,000	Age 40-75 \$25,000 Age 76-80 \$15,000 Age 81-90 \$10,000	Age 40-75 \$25,000 Age 76-80 \$15,000 Age 81-85 \$10,000
AGE LIMITS	40-90 Age at Last Birthday		40-85 Age at Last Birthday
UNDERWRITING CLASSES	Male & Female Non-Tobacco/Nicotine - Tobacco/Nicotine		
MODAL FACTORS	PAC/EFT 0.085 Credit/Debit Cards 0.090 Direct Bills 0.090 Quarterly 0.265 Semi-Annual 0.520 Annual 1.000		
POLICY FEE	This plan has a \$40.00 fee.		
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the face amount.		
ADDED BENEFITS	None		Temporary Accidental Death Benefit Terminates at the end of the 2nd policy year
RIDERS AVAILABLE*	Accidental Death Benefit Rider Dependant Child Rider		

* See table on following page for further information. Riders are not available in all states.



SIMPLE SECURITY PLAN-RIDERS			
Riders not available in CA and FL	ACCIDENTAL DEATH BENEFIT (ADB) RIDER		
	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.		Year 1-2 Accidental Death Benefit plus Current Death Benefit Year 3+ Accidental Death Benefit plus Face Amount
PREMIUMS	Based upon age and gender, see chart on page 23		
MINIMUM FACE AMOUNT	\$2,500		
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy		
AGE LIMITS	40-90 Attained age (Age at last birthday)		40-85 Attained age (Age at last birthday)
EXPIRATION OF RIDER	Expires upon termination of Base Policy		
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later		
Riders not available in CA and FL	DEPENDENT CHILD RIDER		
	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Annual Premium is \$15.00 per thousand		
AGE LIMITS	Base insured must be between the ages of 40 to 64 Issue age of child: 0 (30 days) to age 17		
MINIMUM RIDER AMOUNT	\$1,000		
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or \$10,000, whichever is lower		
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first		
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of Application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.		
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.		



SECURITY CARE PLAN			
Plan not available in all states	SELECT	SPECIAL	LIMITED
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		Policy Year 1 25% Benefit Policy Year 2 50% Benefit Policy Year 3 75% Benefit Policy Year 4 100% Benefit
PREMIUMS	Level and Payable to Age 100		
AGE LIMITS	0 (30 days) to 85 years Attained age (Age at last birthday)		
MINIMUM FACE AMOUNT	\$1,000		
MAXIMUM FACE AMOUNT	\$15,000.00	\$10,000.00	
PAYMENT PLAN OPTIONS	Whole Life, 10 year, 20 year		
MODAL FACTORS	PAC/EFT	0.086	
	Credit/Debit Cards	0.100	
	Direct Bills	0.100	
	Quarterly	0.265	
	Semi-Annual	0.520	
	Annual	1.000	
ADDED BENEFITS	Accidental Death Benefit Terminates at the end of the 10th policy year		
RIDERS AVAILABLE *	Accidental Death Benefit Rider Dependent Child Rider		
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.		
POLICY FEE	This plan has a \$25.00 fee.		

* See table on next page for further information.



SECURITY CARE PLAN-RIDERS			
Riders not available in CA and FL	ACCIDENTAL DEATH BENEFIT (ADB) RIDER		
	SELECT	SPECIAL	LIMITED
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.		Year 1-3 Accidental Death Benefit plus Current Death Benefit Year 4+ Accidental Death Benefit plus Face Amount
PREMIUMS	Based upon age, see chart on page 32		
AGE LIMITS	Based off payment plan. Whole Life - 0 (30 days) to 85 years 10 & 20 Years - 0 (30 days) to 75 years		
MINIMUM FACE AMOUNT	\$1,000		
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy		
EXPIRATION OF RIDER	Expires upon termination of Base Policy		
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later		
Riders not available in CA and FL	DEPENDENT CHILD RIDER		
	SELECT	SPECIAL	LIMITED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Annual Premium is \$15.00 per thousand		
AGE LIMITS	Base insured must be between the ages of 18 to 64 Issue age of child: 0 (30 days) to age 17		
MINIMUM RIDER AMOUNT	\$1,000		
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or \$10,000, whichever is lower		
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first		
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of Application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.		
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.		



iCARE PLAN			
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Level and Payable to Age 100		
AGE LIMITS	25 years to 70 years Attained age (Age at last birthday)		
MINIMUM FACE AMOUNT	\$25,000 \$50,000 to add any riders		
MAXIMUM FACE AMOUNT	\$500,000 Maximum face amount cannot exceed 1.5 times annual income Includes amount applied for and inforce with SNL		
UNDERWRITING CLASSES	Male & Female Non-Tobacco/Nicotine - Tobacco/Nicotine		
UNDERWRITING REQUIREMENTS PER FACE AMOUNT		Ages 25 - 55	Ages 56 - 70
	25,000 - 95,000	RX Screen, MVR, Phone Interview	RX Screen, MVR, APS, Phone Interview
	95,001 - 500,000	Above requirements, APS, Paramed, CBP, HOU	Above requirements, Paramed, CBP, HOU, EKG
	APS = Attending Physicians Statement CBP = Complete Blood Profile HOU = Urine Analysis MVR = Motor Vehicle Report		
ADDITIONAL UNDERWRITING INFORMATION	All phone interviews, medical exams and medical records will be ordered by the home office after the application has been received		
	Proof of income may be requested		
PAYMENT PLAN OPTIONS	Whole Life		
MODAL FACTORS		PAC/EFT	0.092
		Credit/Debit Cards	0.100
		Direct Bills	0.100
		Quarterly	0.265
		Semi-Annual	0.520
		Annual	1.000
RIDERS AVAILABLE *	Accidental Death Benefit Rider Dependent Child Rider Waiver of Premium Rider		
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.		
POLICY FEE	This plan has a \$78 policy fee.		
OTHER HELPFUL INFO	This plan is intended for "Healthy People" with no major ailments. Height and Weight are also taken into account. If the applicant is on prescription medication they may not qualify for this plan.		

* See table on next page for further information.



iCARE PLAN-RIDERS

ACCIDENTAL DEATH BENEFIT (ADB) RIDER	
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.
PREMIUMS	Based upon age and gender, see chart on page 38-39
AGE LIMITS	25 years to 60 years Attained age (Age at last birthday)
MINIMUM FACE AMOUNT	\$25,000
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy
EXPIRATION OF RIDER	Base Insured's 65th birthday
OTHER HELPFUL INFO	'This must be sold with the initial application and cannot be added later
DEPENDENT CHILD RIDER	
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.
PREMIUMS	Annual Premium is \$15.00 per thousand
AGE LIMITS	Base insured must be between the ages of 25 to 64 Issue age of child: 0 (30 days) to age 17
MINIMUM RIDER AMOUNT	\$1,000
MAXIMUM RIDER	\$10,000
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.



MIB PLAN	
DEATH BENEFIT/POLICY PROCEEDS	Amount paid in plus bump (bump based off age at issue)
PREMIUMS	Monthly payment premiums
AGE LIMITS	0 (30 days) to 85 years Attained age (Age at last birthday)
MINIMUM FACE AMOUNT	\$2,000
MAXIMUM FACE AMOUNT	\$10,000
PAYMENT PLAN OPTIONS	3 pay, 5 pay, 10 pay
ADDED BENEFITS *	Decreasing Accidental Death Benefit (ADB decreases as the death benefit increases) Terminates at the end of the payment period
RIDERS AVAILABLE	None available
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.
POLICY FEE	None
OTHER HELPFUL INFO	‘This plan is intended for “Unhealthy People” who cannot qualify for an insured plan

* If the insured’s death is due to an Accident during the premium payment time the ADB and the Current Death Benefit will equal the Face amount.

Plan not available in AK, HI, NE or TN



MONTHLY INCREASING (MIB) PLAN

Monthly Premiums Calculated based on Face Amount

Age Group	0-54	42.8 % Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	38.88	23.33	11.67
3,000.00	58.33	35.00	17.50
4,000.00	77.77	46.67	23.33
5,000.00	97.21	58.33	29.17
6,000.00	116.65	70.00	35.00
7,000.00	136.09	81.67	40.83
8,000.00	155.53	93.33	46.67
9,000.00	174.98	105.00	52.50
10,000.00	194.42	116.67	58.33

Age Group	55-64	25 % Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	44.55	26.67	13.33
3,000.00	66.68	40.00	20.00
4,000.00	88.90	53.33	26.67
5,000.00	111.13	66.67	33.33
6,000.00	133.35	80.00	40.00
7,000.00	155.58	93.33	46.67
8,000.00	177.80	106.67	53.33
9,000.00	200.03	120.00	60.00
10,000.00	222.25	133.33	66.67

Age Group	65-74	11% Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	50.00	30.00	15.00
3,000.00	75.00	45.00	22.50
4,000.00	100.00	60.00	30.00
5,000.00	125.00	75.00	37.50
6,000.00	150.00	90.00	45.00
7,000.00	175.00	105.00	52.50
8,000.00	200.00	120.00	60.00
9,000.00	225.00	135.00	67.50
10,000.00	250.00	150.00	75.00

Age Group	75-85	2.5 % Bump	
Face amount	3 Pay	5 Pay	10 Pay
2,000.00	54.17	32.50	16.25
3,000.00	81.25	48.75	24.38
4,000.00	108.33	65.00	32.50
5,000.00	135.42	81.25	40.63
6,000.00	162.50	97.50	48.75
7,000.00	189.58	113.75	56.88
8,000.00	216.67	130.00	65.00
9,000.00	243.75	146.25	73.13
10,000.00	270.83	162.50	81.25