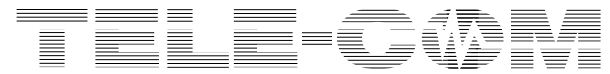


March 23, 2012



**SPECIAL ATTENTION: GENERAL AGENTS**

**April 2012 Interest Rates — NEW BUSINESS ONLY**



**SECURITY MUTUAL LIFE**  
 INSURANCE COMPANY OF NEW YORK  
 SECURITY MUTUAL BUILDING • 100 COURT ST.  
 P.O. BOX 1625 • BINGHAMTON, NY 13902-1625  
 607.723.3551 • www.smlyn.com

Life Insurance	Interest Rate	Variable Loan Rate
Benefits UL .....	4.50%	N/A
Capital UL Max .....	4.70%	N/A
Survivorship UL .....	4.70%	<b>4.45%</b>
Security XLC .....	4.70%	N/A
Unisex Capital UL Max .....	4.70%	N/A
Unisex Security XLC .....	4.70%	N/A

Deposit Agreements	Interest Rate	Guarantee Period
Auxiliary Fund Deposits .....	1.45%	2 Year
.....	1.75%	5 Year
Custodial Accounts .....	1.45%	2 Year
.....	1.75%	5 Year

**NOTE: Maturing Auxiliary Fund and Custodial Account deposits automatically renew at the current declared rate.**

Annuities	Interest Rate	Guarantee Period
Flexible Premium Annuity Policy—Qualified Sales Only (3.0% Guaranteed Contract) .....	3.00%	1 Year
Single Premium Immediate Annuity - <b>Use SecurityFlex Online for quotes (available through SecurityLink).</b>		
<b>Questions? Contact the Marketing Department.</b>		

Single Premium Deferred Annuities	Single Premium	Guarantee Period	Interest Rate No Bailout	Interest Rate With Bailout*
Form No. 1918-B (5/03 and Later) Approved for sale in WA (3.0% Guarantee)	.....	1 Year	3.00%	
Form No. 2055, 2055Q, 2056, 2056Q SPDA—7 Year Surrender Charge	less than \$50,000 \$50,000 plus	1 Year 1 Year	1.50% 1.60%	1.50% 1.50%
Approved for sale in FL (1.5% Guarantee) (6/04)	less than \$50,000	3 Year	1.50%	1.50%
Approved for sale in NJ (1.0% Guarantee) (8/07)	\$50,000 plus	3 Year	1.60%	1.50%
Form No. 2055, 2056, 2055Q, 2056Q (1.0% Guarantee) (6/05)	less than \$25,000	1 Year	1.35%	1.10%
2055-I, 2056-I, 2055-Q-I, 2056-Q-I SPDA—7 Year Surrender Charge—Approved for sale in NH, NY	\$25,000 plus	1 Year	1.60%	1.35%
Form No. 2083, 2083-Q, 2084, 2084-Q (1.0% Guarantee) (6/05)	less than \$25,000	3 Year	1.35%	1.10%
SPDA—7 Year Surrender Charge—Approved for sale in NY	\$25,000 plus	3 Year	1.60%	1.35%
Form No. 2083, 2083-Q, 2084, 2084-Q (1.0% Guarantee) (6/05)	less than \$25,000	3 Year	1.35%	1.10%
SPDA—7 Year Surrender Charge—Approved for sale in CT (Surrender charge pattern 10, 9, 8, 7, 6, 5, 4)	\$25,000 plus	3 Year	1.60%	1.35%
Form No. 2095, 2095-U, ICC10-2095, (1.0% Guarantee) (2/08)	less than \$25,000	5 Year	1.35%	N/A
ICC10-2095-U SPDA 5&5—5 Year Surrender Charge— Approved for sale in AK, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY	\$25,000 plus	5 Year	1.60%	N/A

**Applicable to annuities only:**

- In States Other Than New York:** For 1035 exchanges, direct rollovers and trustee-to-trustee transfers, the Company offers a 30-day rate lock. Rates will be locked in as of the day we receive a completed application and applicable 1035 exchange/transfer paperwork in good order.
- In New York State:** The Company offers a 60-day rate lock for cases that require compliance with Regulation 60. The rate lock is effective the date both the Definition of Replacement (Form No. 10364) and Replacement Notification Form (Form No. 10357) are received in the Home Office in good order.

Security Mutual reserves the right to limit the amount accepted on all annuity and deposit agreements. Please refer to SecurityLink for all renewal interest rates.

**\*Use Interest Rate No Bailout beyond surrender charge period**