

You Have Secured Your Mortgage



Protecting Your Home and Family

Your new home will be a special place for your family for years to come. It's a place where your family can be safe, protected from the outside world. It protects you during harsh weather, and at the same time it's a place for special family times and celebrations. Protecting your family against the financial uncertainties resulting from death or disability is more important now than ever before.

Life insurance policies can help protect your family. Life insurance may provide the funds needed to make mortgage payments after the death of a loved one when household income declines. Many life insurance policy options are available to meet your family's needs and budget.



Protection

For some families, affordable level premium term life insurance may be the best protection option. Premiums vary by level term period. Level period options include 10-, 15-, 20-, and even 30-year periods. Your age, sex and health will be considered in determining the premium required. Once determined, your premiums are guaranteed and remain level throughout the level period. Here are some sample monthly premiums assuming preferred nonsmoker risk class for a \$500,000 term policy with various level premium periods.

\$500,000 Face Amount • Monthly Premiums						
Age	10-Year Level		15-Year Level		20-Year Level	
	Male	Female	Male	Female	Male	Female
35	20.21	18.06	25.37	22.36	34.83	30.53
45	43.86	35.69	55.47	47.73	73.96	57.19
50	64.50	48.16	87.29	75.25	105.78	86.43

Other Options: For other families, a universal life or whole life policy may be more suitable to your family's protection needs. These products offer valuable optional benefits and a savings element that can be beneficial in many situations. Whole life and universal life death benefits can provide lifetime protection *and flexibility you can choose*. Talk to one of our life insurance professionals to learn which option may be suitable for you.

Contact **Daniel Saltzman**
Arista Investors Corporation
116 John Street • Suite 2400
New York, NY 10038
Phone: (212) 964-2150 • Fax: (212) 608-6473
E-mail: DSaltzman@aristacorp-tpa.com

Premiums based on Security Mutual Life Insurance Company of New York's LT Protector, a level premium term life insurance policy. This life insurance product is not insured by the FDIC or any federal government agency. It is not a deposit in The Dimes Savings Bank of Williamsburgh or guaranteed by it or any Bank affiliate. This flyer is not a policy. In the event of a conflict between the terms outlined herein and the policy, the terms of the policy will control. Policies issued by the Company contain exclusions, limitations and terms for keeping them in force. Your agent can provide you with costs and complete details. The above rates are based on a preferred nonsmoker risk class, age nearest birthday. Other ages, issue classes and face amounts are available. Medical exam is required. All applications are subject to underwriting approval and receipt of payment. The Monthly Premium mode requires electronic funds transfer from your checking account. Premiums shown include an additional charge for monthly payments. Other premium modes are available. This is not a contract or an offer to contract, and the description of the policy and benefits are in summary form. Product availability and features may vary by state. This publication is intended for general information purposes or to support the promotion or marketing of the Company's products and does not constitute legal or tax advice. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor. Copyright 2010, Security Mutual Life Insurance Company of New York. All rights reserved.