

# Field Bulletin



October 12, 2018  
(Replaces Field Bulletin 0011949XX 04/2015)

## Substandard Table Rating Rules

As a reminder, for eligible applications, the Company will reduce the assigned table rating by two tables, subject to the below-stated parameters, provided the assessment does not exceed Table 12 on a single life.

### Parameters

- Non Tobacco users only.
- Insureds age 70 or under.
- **The maximum amount of insurance applied for and in force with the Company cannot exceed \$2 million. Applicants with no existing coverage with Security Mutual can apply for coverage in an amount not to exceed \$2 million.**
- Minimum face amount subject to regular policy form rules.
- Applicable to single and joint life permanent plans (custom term riders and combo riders are acceptable).
- Applicable with any level term riders attached to Security Designer WL4U™ products; however, the level term rider face amount cannot exceed the base face amount.
- Assessment before reduction does not exceed Table 12 (for one of the two insureds only; the other insured life has to be standard nonsmoker or better for joint life policy issues).
- Cannot be used in conjunction with any other SML Underwriting Program.
- Does not apply to flat extra ratings, but does apply to table ratings that we combine with flat extra ratings for medical reasons.
- Does not apply to Term Conversions.
- Does not apply to Simplified Pension cases.
- Does not apply to any policy issued on an abbreviated/simplified issue basis.
- Does not apply to aggregate or composite underwriting cases.
- Does not apply when the new policy is to replace existing coverage with Security Mutual as defined by Company replacement rules.
- Insureds must be a permanent resident or citizen of the United States or Canada.
- Not available if the case:
  - Is ratable for aviation, avocation or occupation
  - Is ratable for driving or foreign travel
- Offers obtained via facultative reinsurance are ineligible.

### Example:

Underwriting Assessment	Eligible Insured Issued With a Rating Of
Table 12 .....	Table 10
Table 10 .....	Table 8
Table 8 .....	Table 6
Table 6 .....	Table 4
Table 5 .....	Table 3
Table 4 .....	Table 2
Table 3 .....	Table 1
Table 2 .....	Standard

The Company reserves the right to revise or cancel these substandard table rating rules at any time. Any questions, please call the Underwriting Department.

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