

**SPECIAL ATTENTION: GENERAL AGENTS**

**JANUARY 2025 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.smlny.com

Life Insurance	Interest Rate	Variable Loan Rate
Customized FlexUL3 – 2117-A Series	3.95%	N/A
Customized FlexUL2 Unisex – 2118-U-A Series	3.95%	N/A
Survivorship UL3 – 2091-A Series	4.00%	<b>5.33%</b>

Deposit Agreements	Interest Rate	Guarantee Period
Auxiliary Fund Deposits.....	<b>3.55%</b>	2 Year
.....	<b>3.95%</b>	5 Year
Custodial Accounts.....	<b>3.55%</b>	2 Year
.....	<b>3.95%</b>	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 – Form 2111-Q Series Approved for Sale Outside CA (2.65% Guaranteed Contract).....	<b>4.20%</b>	1 Year
<b>Single Premium Immediate Annuity - Use WinFlex Web for quotes. Available through SecurityLink or at www.winflexweb.com.</b>		
<b>Questions? Contact the Marketing Department.</b>		

Single Premium Deferred Annuities	Single Premium	Guarantee Period	Interest Rate No Bailout	Interest Rate With Bailout*
SPDA – Form 1918-B-I Approved for sale in WA (3.00% Guarantee)	.....	1 Year	3.00%	
-----				
SPDA—7 Year Surrender Charge Form 2055-FL/2056-FL Series Approved for sale in FL (2.65% Guarantee)	less than \$50,000	1 Year	<b>3.95%</b>	<b>3.70%</b>
	\$50,000 plus	1 Year	<b>4.20%</b>	<b>3.95%</b>
Form 2055/2056 Series Approved for sale in NJ (2.65% Guarantee)	less than \$50,000	3 Year	<b>3.95%</b>	<b>3.70%</b>
	\$50,000 plus	3 Year	<b>4.20%</b>	<b>3.95%</b>
SPDA—7 Year Surrender Charge Form 2055-I/2056-I Series Approved for sale in NH (2.65% Guarantee)	less than \$25,000	1 Year	<b>3.95%</b>	<b>3.70%</b>
	\$25,000 plus	1 Year	<b>4.20%</b>	<b>3.95%</b>
Form 2055/2056 Series Approved for sale in NY (2.65% Guarantee)				
-----				
SPDA—7 Year Surrender Charge (9, 9, 9, 8, 7, 6, 5) Form 2083 Ed. 6/05/2084 Ed. 6/05 Series Approved for sale in NY (2.65% Guarantee)	less than \$25,000	3 Year	<b>3.95%</b>	<b>3.70%</b>
	\$25,000 plus	3 Year	<b>4.20%</b>	<b>3.95%</b>
SPDA—7 Year Surrender Charge (10, 9, 8, 7, 6, 5, 4) Form 2083 Ed. 6/05/2084 Ed. 6/05 Series Approved for sale in CT (2.65% Guarantee)	less than \$25,000	3 Year	<b>3.95%</b>	<b>3.70%</b>
	\$25,000 plus	3 Year	<b>4.20%</b>	<b>3.95%</b>
-----				
SPDA 5&5—5 Year Surrender Charge 2095 Series (2.65% Guarantee)	\$5,000 - \$49,999	5 Year	<b>3.95%</b>	N/A
	\$50,000 - \$99,999	5 Year	<b>4.20%</b>	N/A
	\$100,000 plus	5 Year	<b>4.35%</b>	N/A
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, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY				

**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. 13717) 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**