



Your job is just
part of your life.

That's why there's life insurance.

Work is about more than just a paycheck.

Buying life insurance is about making sure the people who depend on you will be cared for, even if you're not around. With whole life insurance from New York Life, however, you get a whole lot more. In addition to giving your loved ones the financial security they deserve, the cash value accumulated in a whole life policy can help you supplement for retirement income later in life when your life insurance protection needs decrease, pay for college, or just manage unexpected expenses if the need arises.¹

New York Life offers you a valuable complement to your employment benefits—permanent, portable life insurance. Even if you already have group term life insurance, you can get this extra protection with the convenience of automatic payroll deduction.

Most group term life insurance policies last only as long as you work for your employer. **New York Life Employee's Whole Life Insurance** lets you take your insurance policy with you when you change jobs or retire. And since it's permanent insurance, you will enjoy other benefits, like building cash value, and you'll be eligible to earn dividends.²

¹ Accessing cash value will reduce the available cash surrender value and death benefit of the policy.

² Dividends, which provide an opportunity for cash value growth, are not guaranteed.

Why New York Life.

We aspire to be an industry leader in the workplace by providing valuable financial protection and peace of mind for employees and their families. We've been protecting policy owners since 1845, in good times and bad. New York Life has also received the highest financial strength ratings currently awarded to any U.S. life insurer.

A++ Superior A.M. Best	AAA Exceptionally Strong Fitch	Aaa Exceptional Moody's	AA+ Very Strong Standard & Poor's
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Source: Independent Third-Party Ratings Reports, as of 10/15/2020.

Professional service and support from a New York Life agent.

Our nationwide network of agents is one of the most experienced and well regarded in the business. Our agents make it their personal mission to connect with you individually, and, in many cases, help address your financial needs beyond what is being offered at the workplace. This attention to personal service defines who we are as a company.

Here are some of the other solutions we can offer you:

Long-term care solutions	Retirement planning	Additional life insurance
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Benefits that make a difference.



Hassle-free application process.

You are eligible if you are age 16–70, have worked for your employer at least six months, and work at least 30 hours per week. There are no physical exams, and limited or no medical questions are asked.

Convenient payments.

Your premiums are automatically deducted from your paycheck.

Expandable coverage.

Your spouse/domestic partner, children, and even grandchildren (ages 15 days to 25 years) may be eligible for coverage.²

Competitive.

You benefit from competitive rates and liberalized underwriting.

Portable.

Your coverage stays with you even if you change jobs. Take it with you throughout your life. It's your policy. It's not tied to any specific employer or group plan.

Lifelong coverage.

You own the policy. It remains with you regardless of where you work or even if you retire—as long as the premiums are paid when due.

Guaranteed⁴ cash value.

Your policy builds cash value, which you can access to help pay for unexpected emergencies or any other purpose.³

Grows with you.

You will be eligible to receive dividends.¹ You can increase your coverage, or add policies for both you and your eligible family members during future enrollment periods.

¹ Dividends, which provide an opportunity for cash value growth, are not guaranteed.

² For family eligibility, the employee is required to participate.

³ Accessing cash value will reduce the available cash surrender value and death benefit.

⁴ Guarantees are based on the claims-paying ability of the issuer.

Complete this section with your agent to determine what amount of coverage is best for you.

Your age: _____

Face amount

\$5,000 minimum

\$25,000

\$50,000

\$100,000

\$ _____ maximum

\$ _____ other

Premium

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

Spouse age: _____

Face amount

\$5,000 minimum

\$25,000 maximum

\$ _____ other

Premium

\$ _____

\$ _____

\$ _____

Child/Grandchild age: _____

Face amount

\$5,000 minimum

\$25,000 maximum

\$ _____ other

Premium

\$ _____

\$ _____

\$ _____

Child/Grandchild age: _____

Face amount

\$5,000 minimum

\$25,000 maximum

\$ _____ other

Premium

\$ _____

\$ _____

\$ _____

Child/Grandchild age: _____

Face amount

\$5,000 minimum

\$25,000 maximum

\$ _____ other

Premium

\$ _____

\$ _____

\$ _____

Child/Grandchild age: _____

Face amount

\$5,000 minimum

\$25,000 maximum

\$ _____ other

Premium

\$ _____

\$ _____

\$ _____

The minimum face amount for Employee's Whole Life is \$5,000. The maximum face amount for employees is \$100,000 for Guaranteed Issue and \$150,000 for Simplified Issue. The maximum face amount for spouses is \$25,000 for Guaranteed Issue and \$50,000 for Simplified Issue (\$25,000 in New York). The maximum face amount for children or grandchildren is \$25,000.



New York Life Employee's Whole Life Insurance is issued by New York Life Insurance Company.
This program is not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA).
Employee participation is completely voluntary. The employer does not contribute to or endorse the program.
In Oregon, the Employee's Whole Life policy form number is ICC17-217-52P.

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
www.newyorklife.com
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