



Product Overview

Employee's Whole Life Insurance— Guaranteed Issue.

We know why you work so hard. When you purchase our **Guaranteed Issue Employee's Whole Life Insurance**, you'll receive these valuable benefits to protect you and the ones you love.



Life-long coverage.

Since you own the policy, it remains with you regardless of where you work or even if you retire. Policy remains in force as long as premium is paid when due.



Guaranteed cash value.

Your permanent policy builds cash value, which you can access to help pay for unexpected emergencies or any other reasons.¹



Convenient payments.

Your premiums are automatically deducted from your paycheck.



Affordability.

You benefit from competitive rates and liberalized underwriting.



Hassle-free application process.

If you're between the ages of 16 and 70, have been working with your employer for at least six months, and work at least 30 hours a week, you're eligible to purchase our Guaranteed Issue Employee's Whole Life product.

There are no physical exams, and no medical questions asked.



Expandable coverage.

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



Flexibility.

You can customize your policy with optional policy riders, some for an additional cost.



Portable.

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



Grows with you.

You will be eligible to receive dividends², you can increase your coverage, or add policies for both you and your eligible family members during future reenrollment periods as your insurance needs change.



Professional Service.

Remember your New York Life agent is always available to talk or meet with you. We've been protecting policy owners since 1845, in good times and bad. And our nationwide network of agents is one of the most experienced and well regarded in the business.

Contact your New York Life agent for more information.

Daniel Stoll
Stoll & Weller Insurance & Financial Group
New York Life Insurance Company
716-439-8969
6700 Lincoln Avenue
Lockport, NY 14094

In Oregon, the Employee's Whole Life policy form number is ICC17-217-52P.

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.

All guarantees are based on the claims paying ability of the issuer.

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

² Dividends are not guaranteed.

New York Life Insurance Company

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15023.102020 SMRU1747605 (Exp. 09.25.2022)