

Your job is just part of your life.

That's why there's life insurance.





Benefits that make a difference.

Hassle-free application process.

You are eligible if you're between age 16–70, 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 asked.

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.

Convenient payments.

Your premiums are automatically deducted from your paycheck.

Affordability.

You benefit from competitive rates and liberalized underwriting.

Work is about more than just a paycheck.

It's about security and benefits that help you provide for yourself and the important people in your life.

New York Life offers you a valuable complement to your employment benefits—permanent, affordable 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 that 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.¹

Guaranteed² cash value.

Your policy builds cash value, which you can access through policy loans and withdrawals,³ to help pay for unexpected emergencies.

Expandable coverage.

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

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.

Grows with you.

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



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. The maximum face amount for children or grandchildren is \$25,000.

Why New York Life.

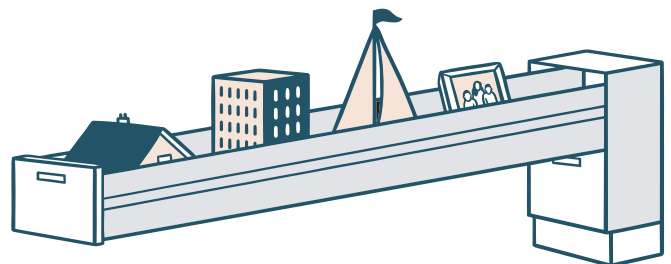
We aspire to be an industry leader in the workplace by providing valuable protection and peace of mind for employees and their families. We've been protecting policy owners since 1845, in good times and bad. New York Life has also received the highest financial strength ratings currently awarded to any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

A++	AAA	Aaa	AA+
Superior	Exceptionally Strong	Exceptional	Very Strong
A.M. Best	Fitch	Moody's	Standard & Poor's

Source: Independent Third-Party Ratings Reports, as of 7/30/18.

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 planning



Retirement planning



Additional life insurance

New York Life Workplace Benefits

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

² Guarantees are based on the claims paying ability of the issuer.

³ Access to the policy's cash value reduces the death benefit and cash value of the policy. Policy loans accrue interest. Any outstanding loans plus interest or partial withdrawals will reduce the policy's death benefit and cash value by the amount of the loan plus interest or the partial withdrawals.

New York Life Employee's Whole Life 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). The employer does not contribute to or endorse the program. Employee participation is completely voluntary.

In Oregon, the Employee's Whole Life policy number is ICC17217-52P.

New York Life Insurance Company

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