

Employee's Whole Life Insurance Simplified Issue.



You work hard to provide for yourself and the important people in your life. In addition to giving your loved ones the financial security they deserve, the cash value accumulated in a whole life policy can help you while you're living. Explore the additional advantages that holding a policy with us can provide for you below.

Lifelong 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 emergencies or meet any other expenses.¹

Hassle-free application process.



There are no physical exams, and only a few medical questions asked.

Professional service.



We've been protecting policy owners since 1845. And our nationwide network of agents is one of the most experienced and well regarded in the business.

Grows with you.



You will be eligible to receive dividends³, increase your coverage, or add policies for you and your eligible family members during future reenrollment periods.

Customizable.



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

Expandable family coverage.



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

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.

Convenient payments.



Your premiums will be deducted based on an arrangement with your employer.

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.

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

²For family eligibility, the employee is required to participate. For spousal coverage above \$25,000, the employee must have greater or equal coverage.

³Dividends are not guaranteed.



**BUSINESS
SOLUTIONS**

Your agent can help you determine the coverage that's best for you.

Your age:

Face amount	Premium
\$10,000 min	\$
\$25,000	\$
\$50,000	\$
\$100,000	\$
\$ other	\$

Child/grandchild age:

Face amount	Premium
\$10,000 min	\$
\$50,000	\$
\$ other	\$

Child/grandchild age:

Face amount	Premium
\$10,000 min	\$
\$50,000	\$
\$ other	\$

Spouse/domestic partner age:

Face amount ⁴	Premium
\$10,000 min	\$
\$25,000	\$
\$ other	\$

Child/grandchild age:

Face amount	Premium
\$10,000 min	\$
\$50,000	\$
\$ other	\$

Child/grandchild age:

Face amount	Premium
\$10,000 min	\$
\$50,000	\$
\$ other	\$

Eligibility Requirements

Age:

16–70

Employment duration:

At least 90 days with employer

Hours:

At least 30 hrs/week



Increase your coverage whenever you want.

You can add or increase your coverage all year round, so long as you answer the simplified medical questions. You can also add coverage for a spouse, domestic partner or children, and grandchildren.

Contact your New York Life agent for more information.

Steve Machado
 Financial Services Professional
 Agent, New York Life Insurance Company
 CA Insurance License #0K02401
 9280 W Stockton Blvd. Suite 200
 Elk Grove, CA 95758
 Call (916) 802-2587
 Text Only (916) 545-1991

⁴For GI Spouse coverage above \$25,000, employee must have greater or equal coverage.

The minimum face amount for Employee's Whole Life is \$10,000. The maximum face amount for employees is \$100,000 for Guaranteed Issue and \$150,000 for Simplified Issue. The maximum face amount for spouses, domestic partners, children, and grandchildren is \$50,000 for Guaranteed Issue and Simplified Issue.

The maximum face amount for Select Paid-Up is \$25,000. For employees, the initial maximum face amount is \$100,000 and the lifetime maximum face amount is \$200,000. For spouses, domestic partners, children, and grandchildren, the maximum face amount is \$50,000.