

Employee's Whole Life Insurance— Guaranteed Issue Whole Life.

When you purchase our **Guaranteed Issue¹ Employee's Whole Life** product, you'll receive these valuable benefits:



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 through policy loans² and withdrawals, to help pay for unexpected emergencies.



Convenient payments.

Your premiums are automatically deducted from your paycheck.



Affordability.

You benefit from competitive rates and liberalized underwriting.



Flexibility.

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



Expandable coverage.

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

Contact your New York Life agent for more information.



New York Life Workplace Benefits

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

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.

¹ In North Carolina and Maryland, Guaranteed Issue is referred to as General Issue.

² Loans against your policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

www.newyorklife.com

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