



Employee’s Whole Life Insurance— Guaranteed Issue Whole Life

When you purchase our **Guaranteed Issue Employee’s Whole Life** product,
You’ll receive these valuable benefits:

- **Life-long coverage**
- **Guaranteed cash value- Your permanent policy builds cash value, which you can access through policy loan, withdrawals, to help pay for unexpected emergencies.**

Employee’s Whole Life Guaranteed Issue

Voluntary Payroll Deduction ² allows you to purchase a permanent whole life insurance policy at your workplace through the convenience of automatic payroll deductions from your paycheck.	
Issue ages	Employee (full-time): 16–70 Spouse³: 16–70 Children and Grandchildren⁴: 15 days–25 years
Eligibility requirements	Eligible employees must have been employed by the same employer for at least six months. During the last three months, the employee must have been actively and continuously at work on a full-time basis (30 hours a week). If the question is answered “no” by an individual, the person cannot obtain coverage. No medical history or examination is required. Additional policies may be purchased for both you and your family during future

Benefits

- **Portable-** you own the policy, it stays with you as long as you continue to pay the premiums, even if you leave your company or retire.
- **Participating-** this policy is in effect, it is eligible to receive dividends on the policy anniversary, if all premiums due before then have been paid
- **Accidental Death Benefit-** additional death benefit equal to the face amount of the policy, if the insured dies as a result of an accident prior to age 70. Issue ages 0–65.⁵ Available for purchase.

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