

# Lock in your insurability.

## Guaranteed Issue Employee's Whole Life Insurance at New York Life.

Life can be unpredictable. As your life changes, your need for life insurance coverage may change as well. With Guaranteed Issue Employee's Whole Life, you have the option to increase your coverage to meet your and your family's needs (subject to plan maximum). This gives you the ability to lock in your insurability, which means you will be able to get approved for more coverage in the future or add eligible family members.<sup>1</sup> With guaranteed issue coverage, you can get more coverage for yourself and your family with **no medical questions and no medical exams**. To maintain your and your family's guaranteed issue eligibility, you must:



Purchase a policy during your first eligible enrollment period.



Increase your coverage at least once every three years.

### What happens if you do not buy in your initial enrollment or increase your coverage within a three-year period?

1

You will lose your eligibility to purchase or increase future coverage with no medical questions and no physical exams.

2

You may have to apply using simplified issue or full underwriting to get coverage.<sup>2</sup>

### Why now?

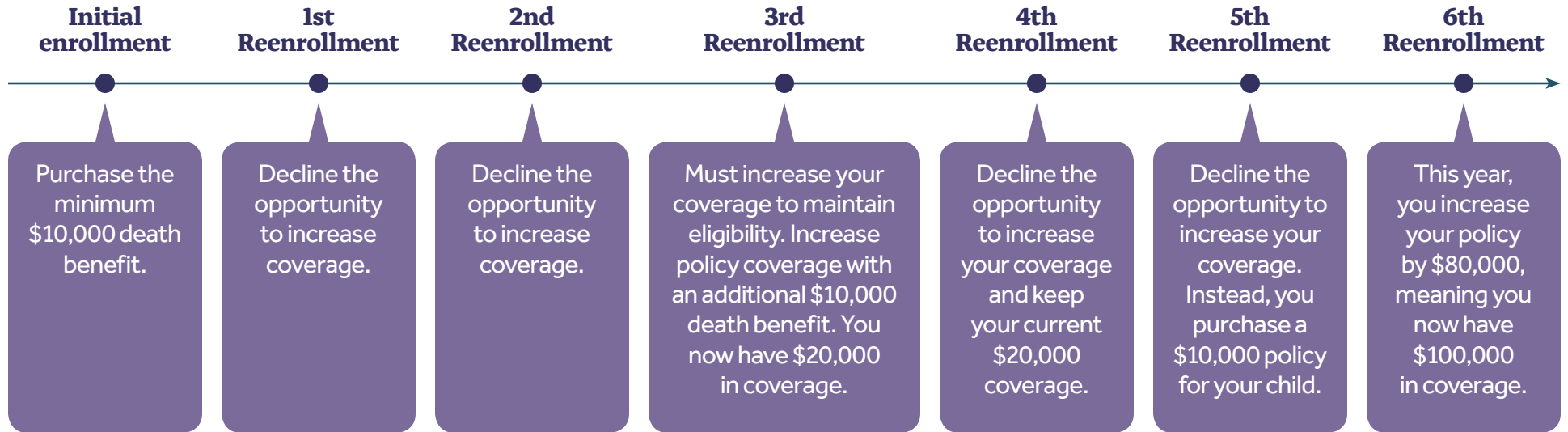
Most people will probably never be healthier than they are today. Purchasing now can protect you and your family for the future. If your health should change, no medical questions or exams will be needed to get more coverage. Since you own the policy, it remains with you regardless of where you work or whether you retire as long as premiums are paid when due. By locking in your guaranteed issue coverage, even if you purchase the minimum required amount, you are locking in insurability for eligible family members as well.<sup>3</sup>

<sup>1</sup> For family eligibility the employee must participate.

<sup>2</sup> Simplified issue refers to Simplified Issue Employee's Whole Life Insurance. Full underwriting refers to other fully underwritten individual life insurance policies issued by New York Life Insurance Company and/or its subsidiary New York Life Insurance and Annuity Corporation.

<sup>3</sup> The guarantees are based on the claims-paying ability of the issuer.

Guaranteed Issue Employee's Whole Life Insurance grows with you as your life and family grow. Let's look at a hypothetical example:



Want to learn more about your eligibility and other solutions that New York Life can provide? Speak with your agent for more information.

New York Life Employee's Whole Life insurance 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). Employee participation is completely voluntary. The employer does not contribute to or endorse the program. In Oregon, the Employee's Whole Life policy form number is ICC17-217-52P.

**New York Life Insurance Company**

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15149.012024 SMRU6202555 (Exp.01.08.2026)