

Employee's Whole Life Insurance

Open for 2021 enrollment.

Now with the Chronic Care Rider & Select Paid-up options.

With *Employee's Whole Life Insurance*, you can get affordable, permanent life insurance protection without taking any medical exams, and with little to no health questions asked. All full-time employees who have been with the company for at least six months are eligible. Policies include benefits like guaranteed¹ cash value growth and eligibility to earn dividends.

Why Employee's Whole Life?



Hassle-free application process.

There are no physical exams, and little to no medical questions asked.



Portable.

Stays with you even if you change jobs. It's your policy. It's not tied to any specific employer or group plan.



Affordable.

Competitive rates and liberalized underwriting. You can purchase a policy starting at \$15 per month for you and/or your spouse, or \$5 per month for your children and/or grandchildren.



Lock-in your insurability.

Ability to keep your Guaranteed Issue window when you increase your coverage every three years, even if you increase by a minimal amount.



Select Paid Up².

Create your own premium paying period. You can be paid up within 15 to 52 years. Plus, your cash value may accumulate more rapidly than a standard Employee's Whole Life policy.



Chronic Care Rider³

Allows the policy owner to leverage a portion of the base life insurance coverage to help mitigate the costs associated with chronic care needs. This feature is available at an additional cost, and to add this benefit you must purchase a minimum face amount of at least \$25,000.

**For enrollment and benefit questions, please contact
Joe Lee at (214) 274 9545**

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.

¹Guarantees are based on the claims-paying ability of the issuer.

² Spouses and children are not eligible for Select Paid-Up.

³ CCR Rider for EWL is not available in California.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 SMRU XXXXXX (Exp. 8.31.2020)