

Now Offering New York Life Guaranteed Life Insurance Benefit



Who Employees & their families (spouse/partner, kids, grandkids)

- What**
- No Physicals or Medical Questions
 - Guaranteed Coverage, Permanent Life Insurance (Not Term)
 - Coverage never expires
 - Guaranteed death benefit
 - Premiums LOCKED-IN!
 - Builds cash value; can pay dividends
 - Coverage stays w/ insured even after separation of service (and at same group rate)
 - If diagnosed with terminal illness, can use death benefit upfront for medical bills, bucket list, etc.
 - Employees eligible for up to \$100k; may be eligible for more upon request
 - Spouse/partner/kids/grandkids eligible for up to \$25k

Where Online enrollment application, premiums billed directly or via payroll

When Enrollment available NOW (reoccurring annual enrollment)

Why Offering GUARANTEED coverage to you and your family, preexisting conditions 'ok'

How Contact either Kristin Kelly or Sara Smith for rates and enrollment application

Supplemental Term Insurance and other financial services avail upon request
(All guarantees are backed by the claims paying ability of the issuing company)



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