

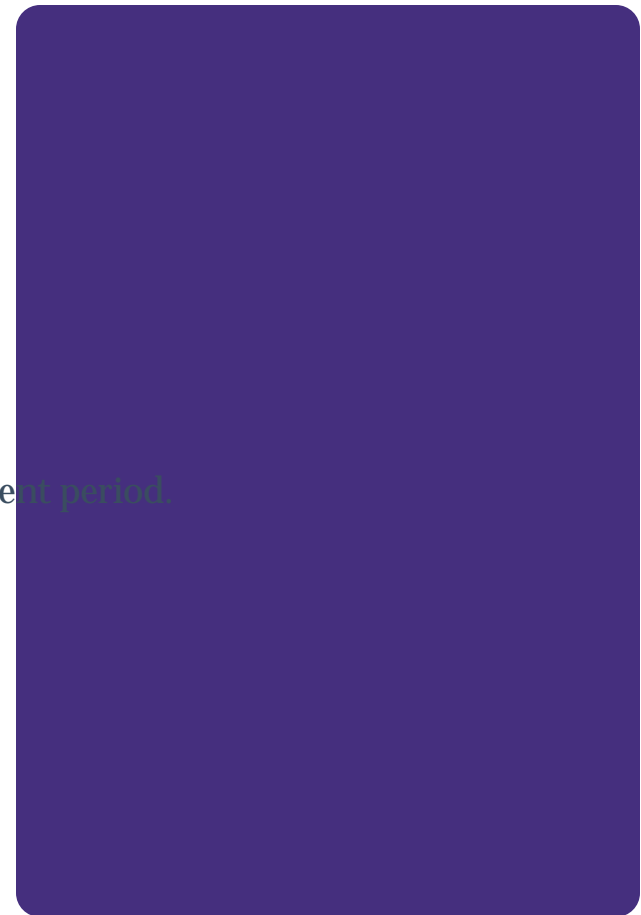
Lock in your insurability.

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

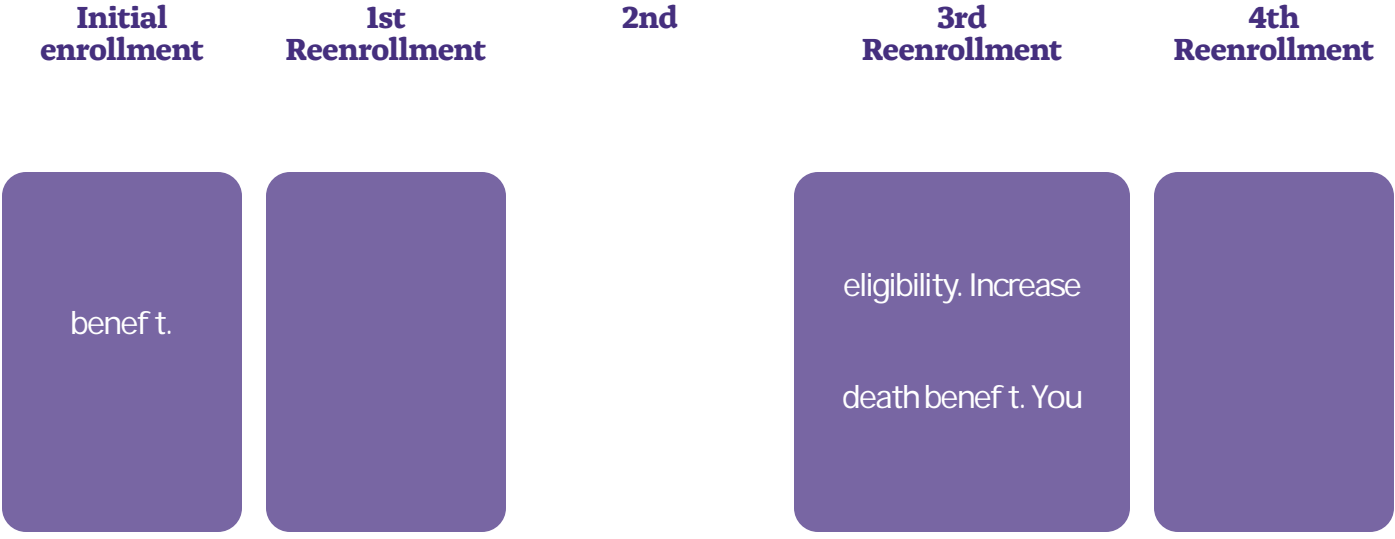
Life can be unpredictable. As your life changes, your need for life insurance coverage may change as well. With Guaranteed Issue Employee's Whole Life, you have the option to increase your coverage to meet your and your family's needs (subject to plan maximum). This gives you the ability to lock in your insurability, which means you will be able to get approved for more coverage in the future or add eligible family members.¹ 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 coverage, you must complete a first eligible enrollment period.



Increase your coverage at least once every three years.



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



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