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| Hello,  Winslow Township is making a voluntary life insurance program from New York Life Insurance Company available that will help you in providing protection and financial security for you and your family. New York Life agents will be enrolling at your workplace on **November 1** to discuss the program with you and your coworkers.  **Employee’s Whole Life Simplified Issue** allows you to purchase cash value permanent life insurance based on an arrangement with your employer. To qualify, you must be between the ages of 16 and 70 and have been working with your employer for at least 90 days and work at least 30 hours a week.    **Click to learn more:** [Employee’s Whole Life Simplified Issue](https://www.newyorklife.com/articles/employees-whole-life-at-a-glance)  **Product Features:**  **Hassle free application process:** There are no physical exams, and only a few medical questions asked.  **Portability:** Since you own the policy, it remains with you regardless of where you work or even if you retire, if premiums are paid when due.  **Guaranteed Cash Value**1**:** Your permanent policy builds cash value, which you can access to help pay your children’s college education or to supplement your own retirement income later in life when your insurance protection needs decrease2.  **Flexibility:** You can customize your policy with optional policy riders, some for an additional cost.  **Coverage for additional family members:** Your spouse/domestic partner, children, and even grandchildren (ages 15 days to 25 years) may be eligible for coverage.  **Why New York Life?**  New York Life Insurance Company has been trusted by families for over 175 years and has received the highest financial strength ratings currently awarded to any U.S. life insurer from the four major independent rating services: A++ from A.M. Best, Aaa from Moody’s, AAA from Fitch and AA+ from Standard & Poor’s3.    Sincerely,  Andrew Lesser David Linden  Agent, New York Life Insurance Company Agent, New York Life Insurance Company  3000 Atrium Way, Suite 330 3000 Atrium Way, Suite 330  Mount Laurel, NJ 08054 Mount Laurel, NJ 08054  [ajlesser@ft.newyorklife.com](mailto:ajlesser@ft.newyorklife.com) [dlinden@ft.newyorklife.com](mailto:dlinden@ft.newyorklife.com)  (609)707-2465 (856)383-6188    1 Guarantees are based on the claims-paying ability of the issuer New York Life Insurance Company.  2 Accessing the policy’s cash value will reduce the available policy cash surrender value and death benefit.  3 Source: Independent third-party ratings as of 11/17/2023.  New York Life Employee’s Whole Life Insurance is issued by New York Life Insurance Company, New York, NY.  In Oregon, the Employee’s Whole Life policy form number is ICC17-217-52P.  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.  SMRU5034730 (Exp.02/28/2026) |
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