



Protection for today. Possibilities for tomorrow.

Discover what term life insurance can offer.



Life insurance that fits your life.

Thinking about term life insurance?
It's the right thing to do for those you love.



It's "first-things-first" coverage.

For many, term life insurance is an easy first step toward financial protection. That's because it's a simple, effective way to give your loved ones the security they need—when they need it most.

Protect their lifestyle... and their future.

Think about how important you are to your family—and to all their hopes and dreams for tomorrow. A comfortable home. A good education. The perfect wedding. With the right amount of life insurance in place, you can make sure that even if you're not with them, they can still achieve their goals and see their dreams come true.



Be protected... and prepared.

While most term insurance offers basic life insurance protection, our policies also give you the tools and flexibility you need to prepare for many of life's opportunities and challenges.



We will pay your premiums if you become disabled.

For an additional cost, we offer a feature that will pay your premiums if you become disabled so that you can keep your coverage.¹



You can use benefits during a terminal illness.

If you are diagnosed with a terminal illness, you can access your death benefit early to help with care.²



Your spouse is guaranteed coverage.

If you pass away, your spouse will be able to use the money he or she receives from the death benefit to cover the full cost of a new life insurance policy—with no medical exam.³

¹ Disability Waiver of Premium Rider.

² The Living Benefits Rider is an included feature on all term policies.

³ Spouse's Paid-Up Insurance Purchase Option.

A man with glasses and a woman are smiling and embracing each other. The man is on the left, wearing a blue button-down shirt. The woman is on the right, wearing a brown cardigan over a striped shirt. They are both looking towards each other with joyful expressions.

Get coverage on your terms.

With term life insurance, you can select the length of coverage (the term) that's right for you. You can go year by year to see how your life unfolds, or you can select coverage that lasts for 10, 15, or 20 years. No matter which option you choose, your premiums will be locked in and cannot increase during the term you selected.



When life changes, change your coverage.

If your needs change, we make it easy to convert your term coverage to a wide range of permanent life insurance products that offer lasting benefits and, in some cases, help you build wealth.⁴

Options for every stage in life.

Think about all the ways your life could change in the coming years. That's why it's so important to make sure your life insurance coverage is flexible enough to grow with you during every stage of your journey:



⁴ Conversion guidelines and limitations, such as timing, may apply; for example, there may be a ten-year conversion privilege for some products and a five-year conversion privilege for others.

You don't have to go it alone.

If you're not sure how much coverage you need, or how long you want it to last, a New York Life agent will be there to guide you along the way. With more than 12,000 agents located throughout the country, you will be sure to get the personal attention and guidance you need to make the best possible decision.

There for you when it matters most.

There's nothing more important than keeping a promise. That's why you need to make sure that the company you choose has the resources and resilience to keep the promises they make, so that you can keep the promises you make to the people who matter most.

A history
of financial
strength⁵

Fortune
100
company⁶

America's
largest mutual
insurer⁶

New York Life Insurance Company ("NYLIC") is a mutual company that issues participating products, and is the parent of NYLIFE Insurance Company of Arizona ("NYLAZ"), a wholly owned stock subsidiary which issues nonparticipating products. References to financial strength are based on the ratings and track record of NYLIC.

⁵ Source: <https://www.newyorklife.com/about/our-strength/what-rating-agencies-say>

⁶ Based on revenue as reported by "Fortune 500 Ranked within Industries, Insurance: Life, Health (Mutual)," *Fortune*, 5/23/22. For methodology, please see <http://fortune.com/fortune500/>.





Being prepared gives you confidence.

These days, life is more difficult to predict than ever. With term life insurance from New York Life, you can take comfort in the fact that you have a simple way to protect your loved ones while enjoying some flexibility in case your goals or circumstances change. That's what we call peace of mind—and that's what life insurance is all about.

Contact us today.

To learn more about the many advantages term life insurance offers, please contact your local New York Life agent, or visit our website at newyorklife.com.



Products and riders are available in approved jurisdictions, and names and features may vary. For select riders, the condition applies to the insured. See the product and rider fact sheets for details. Yearly Renewable Term (ICC22423-135P); Level Term (ICC22423-60P); Living Benefits Rider (ICC22423-498R); Spouse's Paid-Up Insurance Purchase Option (In New York, "Rider Insured's Paid-Up Insurance Purchase Option") (ICC22423-375R); Disability Waiver of Premium (ICC22423-235R). State variations may apply.

Term life insurance is issued by NYLIFE Insurance Company of Arizona (NYLAZ), a wholly owned subsidiary of New York Life Insurance Company (NYLIC), except in Maine and New York, where it is issued by NYLIC. NYLAZ is not authorized in Maine or New York and does not conduct insurance business in those states.

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