

# Why buying life insurance at work makes sense.

Hint: it's easy and can save you money.



Looking to buy life insurance – or supplement an existing policy? Shopping at work may be the way to get a great deal. Here's why.

**Take advantage of group rates.** Enrolling in life insurance through your employer could offer you the ability to buy coverage at a cheaper rate than if you purchased coverage on your own.

**Cost savings opportunity.** Typically, premiums are lower when you buy life insurance at a younger age – and is a great opportunity to begin building the coverage you'll want later on.

**Guaranteed issue.** By enrolling in life insurance through your employer, you're being offered a certain amount of coverage without the need to answer any medical questions.

**Payroll deduction.** The convenience of payroll deduction is something you'll only find with group insurance coverage. Unlike purchasing life insurance on your own, there's no need to make a monthly payment.

Product availability may vary by location, plan type and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and complete details of coverage, contact your New York Life representative.

Policy forms: GUL - XX-603404 et al.; Term Life - TL-004700 et al.

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To learn more about life insurance, watch this video at: [nyl.com/life/individuals-and-families](https://nyl.com/life/individuals-and-families)



To estimate your coverage and costs, go to: [nyl.com/life](https://nyl.com/life)

**Follow these instructions to enroll:**



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