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Introducing voluntary whole life insurance benefit protection for all employees and eligible family members, no medical questions asked!

Why Consider This Protection?

Fact: You'll lose the majority of your work-life insurance coverage upon retirement.

Solution: This New York Life whole life insurance voluntary employee benefit protection can fill this gap. It allows you & your family to keep permanent life insurance forever when you leave so long as maintain your premiums.

How it works:

- ▶ **GUARANTEED ISSUE** NO Medical Questions!
- ▶ **GUARANTEED ISSUE FAMILY COVERAGE**
Policies also available for your eligible Spouse (under age 70 upon application), Children & Grandchildren (under age 25 upon application)!
- ▶ **Permanent & Portable Coverage**
You own and keep your policy if you ever leave or retire. Guaranteed to never change in price as rates are locked in for life!
- ▶ **Flexible & Payroll Deducted** Choose anywhere from \$5,000 - \$150,000 of Whole Life Insurance Coverage
- ▶ **Cash Value** In addition to permanent life insurance protection, your policy builds guaranteed tax-deferred cash value that you can borrow against to meet various needs, such as your children's college funding, helping you pay off a mortgage, or supplementing retirement income*
- ▶ **Instant Coverage Upon Completion of Application!**
No waiting periods or blackout periods for coverage.

NEXT STEPS

Enroll Onsite to obtain your family's options. If you miss us while onsite, please call, message, or email us below:

Legacy Benefits Group

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*Your participation in the payroll deduction insurance program is completely voluntary. Since this program is not intended to be subject to the Employee Retirement Security Act of 1974 (ERISA), your employer cannot contribute to or endorse this program. Loans against your policy accrue interest and decrease the death benefit and available cash surrender value by the amount of the outstanding loan and interest. Guarantees are based on the claims paying ability of New York Life Insurance Company, the issuer of the Employee's Whole Life Insurance Guaranteed Issue policy. Legacy Benefits Group LLC is not owned or operated by New York Life Insurance Company.