



The Company You Keep®



**We know you work hard everyday!
Protect your future, your family deserves it!**

**Introducing the best voluntary benefit protection for all employees
and eligible family members:**

Guaranteed Issue Whole Life Insurance

All Employees are eligible!

Why Consider This Benefit?

Fact: You'll lose the majority of your work-life insurance coverage upon retirement. It is way too expensive to "convert" and keep.

Solution: This new life insurance employee benefit allows you & your family to keep permanent life insurance forever when you leave. Coverage that's affordable and builds cash value!

Rates start at \$10-\$15 per paycheck for adults and \$6 for children/grandchildren. Locked in for life and will never increase.

How it works:

▶ **GUARANTEED ISSUE** NO Medical Questions!

▶ **GUARANTEED ISSUE FAMILY COVERAGE**

Policies also available for your eligible Spouse, Children, & Grandchildren!

▶ **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 - \$ 100,000 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!**

***Enroll in your staff* lounge, or classroom while we are onsite!**

You can also email us below to enroll online:

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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 cash value by the amount of the outstanding loan and interest. Legacy Benefits Group LLC is not owned or operated by New York Life Insurance Co. or its affiliates.