**New York Life's Employee Whole Life** is a unique opportunity that allows you to purchase cash value life insurance to supplement your present benefit program. To qualify, you must be between the ages of 16 and 70, have been working with the district for at least six months and work at least 30 hours a week.

**Product Features:**

- **Portability** - You own the policy, it remains with you regardless of where you work or even if you retire.

- **Guaranteed Cash Value** - Your permanent policy builds cash value, which you can access through policy loans and withdrawals.

- **Convenient payments** - Your premiums are automatically deducted from your checking account and are guaranteed to stay level even when you leave the district.

- **Affordability** - You benefit from competitive rates and liberal underwriting.

- **Coverage for additional family members** - Your spouse/domestic partner, children, and even grandchildren (ages 15 days to 25 years) may be eligible for coverage.

- **Riders** - Accidental Death Benefit and Waiver of Premium included.

**Why New York Life?**

The insurance is issued by New York Life Insurance Company, which has been trusted by families for over 170 years and is among a handful of companies that have received the highest financial strength ratings currently awarded to any life insurer from the four major independent services: A++ from A.M. Best, Aaa from Moody’s, AAA from Fitch and AA+ from Standard & Poor’s according to Third Party Ratings Reports as of 7/20/18.