










Employee's Whole Life Insurance

New York Life Insurance Company

To learn more about this benefit offered by **Teamsters Local 282** and to receive personalized options, please **click here**

<p>Lifelong coverage.</p>  <p>As long as premiums are paid when due, your policy will never run out or expire.</p>	<p>Guaranteed cash value.</p>  <p>Your permanent policy builds cash value, which you can access to help pay for emergencies or meet any other expenses.¹</p>	<p>Hassle-free application process.</p>  <p>There are no physical exams, and only a few medical questions asked.</p>
<p>Professional service.</p>  <p>We've been protecting policy owners since 1845. And our nationwide network of agents is one of the most experienced and well regarded in the business.</p>	<p>Grows with you.</p>  <p>You will be eligible to receive dividends², increase your coverage, or add policies for you and your eligible family members during future reenrollment periods.</p>	<p>Customizable.</p>  <p>You can customize your policy with optional policy riders, some for an additional cost.</p>
<p>Expandable family coverage.</p>  <p>Your spouse/domestic partner, children, and even grandchildren (ages 15 days to 25 years) may be eligible for coverage.</p>	<p>Portable.</p>  <p>Stays with you even if you change jobs or retire. Take it with you throughout your career. It's your policy. It's not tied to any specific employer or group plan.</p>	<p>Convenient payments.</p>  <p>Your premiums will be deducted based on an arrangement with your employer.</p>

You are eligible if you are age 16–70, have worked for your employer at least 90 days, and work at least 30 hours per week.

This program is not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA). Employee participation is completely voluntary. The employer does not contribute to or endorse the program. All guarantees are based on the claims paying ability of the issuer. 1 Accessing cash value will reduce the available cash surrender value and death benefit. 2 Dividends are not guaranteed.

Teamsters Local 282 is not affiliated with New York Life Insurance Company.

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SMRU 8248379.1