



Let's get to work.

Cultivating your career
as an insurance and
financial professional.



Challenging, interesting work that will motivate you every day—that's what we can offer you. Being an insurance and financial professional* at New York Life is more than a profession; it's an opportunity to shape your own future.

*Please note: Insurance and financial professionals are agents of New York Life Insurance Company.

We like to say
you're building your
practice for yourself,
but not by yourself.

You'll receive some of the best training in the industry, and have the chance to take control of your career with the guidance and support of one of the most respected names in the business.

Let's face it. Work today is driven by change, and success depends on your ability to adapt to new technologies, consumer trends, and ways of doing business. You've got to be ready to meet new challenges and work hard, but if you're ambitious and focused, the rewards are definitely worth it.

Here's where you'll start...

After connecting with a recruiter, you'll participate in a thorough interview process. It may seem lengthy, but it's important to make sure that this is the right choice for you.

Once the interview process is complete, and you have started as an insurance and financial professional with New York Life, you'll begin training for your new career.

Connecting the dots.

As part of your training, you'll begin developing your own book of business by promoting yourself to people you already know—friends, family, colleagues. Your work is founded on relationships. It's never been easier to start a successful career as an insurance and financial professional because people have never been so connected. Take a look at your phone. You'll be surprised how big your network already is and how far it can take you.

A day in the life...of you.

You'll start by working in one of our offices, where you'll continue to learn by shadowing and working with experienced agents and managers. You'll have ongoing access to industry-leading training, but nothing beats learning on the job with people who want to help you succeed. Building strong relationships with your peers and manager is part of how we do business.

This isn't 9 to 5.
You've got to be all in.

Hear more about the day in the life of a New York Life agent.



Sagar Thakkar



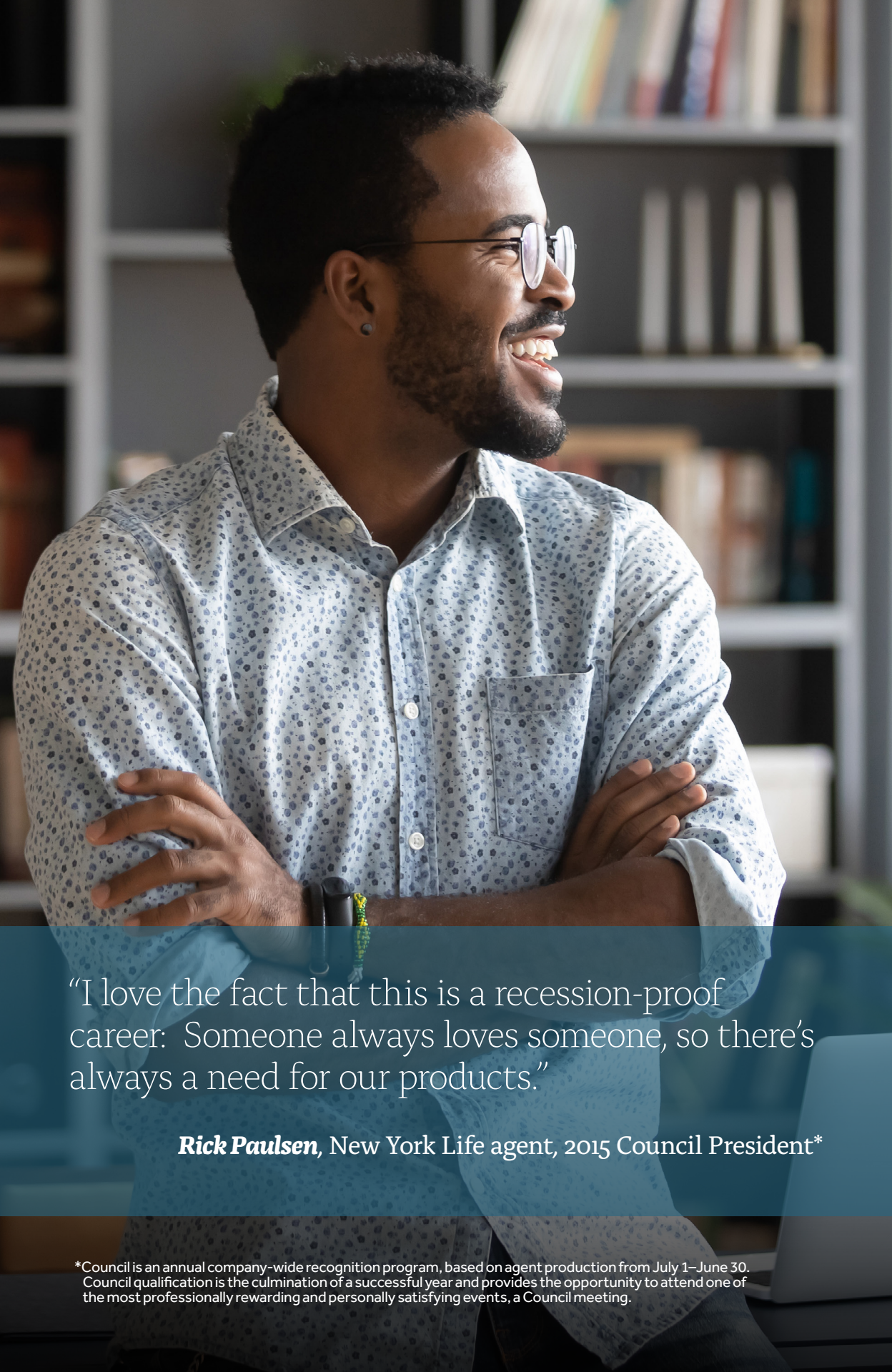
Dennis Ballow



Lina Trujillo



Tae Y. Clough



“I love the fact that this is a recession-proof career: Someone always loves someone, so there’s always a need for our products.”

Rick Paulsen, New York Life agent, 2015 Council President*

*Council is an annual company-wide recognition program, based on agent production from July 1–June 30. Council qualification is the culmination of a successful year and provides the opportunity to attend one of the most professionally rewarding and personally satisfying events, a Council meeting.

Your income comes from your commissions, so how much money you make and how far you go are entirely driven by you.

How much you make is up to you.

Let's be clear. This is not a 9-to-5 job with a set salary. You will be building your own practice, but with help from us. Your commissions are generated from what you sell, so the more you achieve, the higher your income. It's empowering to know that you don't have to wait for your boss to give you a raise. You're in complete control of your success.

Help to get you on your feet.

Beginning a new career can be stressful, especially when your compensation depends on sales. We understand that it takes time and money to become a successful insurance and financial professional, so our Training Allowance Subsidy program for eligible agents can help provide needed income during training and in the initial years of your new sales career.

Ready for success?

These are the traits you'll need:

Self-discipline

To hold yourself accountable.

Resilience

To adapt and thrive.

Persistence

To push through.

Determination

To go further than you ever thought you could.

On the right side of supply and demand.

Boomers are retiring, millennials are becoming parents, people in general are living longer. According to the Bureau of Labor Statistics, all of this is increasing demand for insurance and financial products and services. In fact, **employment of insurance and financial professionals is expected to grow by 10%** from 2018 to 2028 faster than the average of all occupations.*

10%




“People are going to remember the impact that you had on their lives. If my work can have an impact on someone or a family friend, then I left something in this world that is better than when I was born into it. That is a big deal to me”

Lizzie Dipp Metzger, 2017 Council President**

*Source: U.S. Bureau of Labor Statistics, Employment Projections program, <https://www.bls.gov/ooh/sales/insurance-sales-agents.htm>.

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The difference is mutual.

That spirit of looking out for one another comes from a culture founded in mutuality. As a mutual company, we're owned by policy owners. That means we focus on the needs of the folks who own our policies instead of shareholders or Wall Street speculators. It makes our business very personal, and helps promote a culture of stewardship and camaraderie. You'll experience this difference throughout all of your career—from your first day on.

This is a career for the long term.

Insurance and investments* are at the heart of our business, and the people who sell our products are the key to our ongoing success. Unlike other companies, we understand the importance of a vibrant sales force, and we're committed to its growth.

Plus, as an insurance and financial professional at New York Life, you'll benefit from the stability and reputation you gain from working with a recognized and respected leader in the industry. We've been serving the insurance and financial needs of Americans for 175 years. It's a history of achievement that you can be proud to be a part of.

Integrity, humanity,
financial strength—
guiding principles
that serve us well.

Ready to take the next step?

Starting a new career is a big decision that takes courage and commitment. We're here to answer any questions and help you get to know us better. Contact one of our professionals or visit [newyorklife.com/careers](https://www.newyorklife.com/careers) to learn more.

*Only offered by properly licensed registered representatives of NYLIFE Securities LLC (member FINRA/SIPC), a Licensed Insurance Agency

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It's all about community.

The New York Life Foundation supports national charities in two areas of focus: educational enhancement for middle-school students and childhood bereavement.

Your values are our values. We encourage a work environment that celebrates diversity. Everyone is expected to bring his or her own cultural and intellectual perspectives to the table.



Compensation and benefits that add up.

It's important to feel rewarded for your hard work. Compensation at New York Life depends on a number of factors, but with a commission-based career, what you make is ultimately up to you.

Let's look at the numbers.

A successful insurance and financial professional¹ can make a very good living. In 2019, the average income for our more than 12,000 insurance and financial professionals exceeded \$75,000. In that same year, our top 1,000 insurance and financial professionals made an average income well over \$480,000.

How much will you make?

Your compensation is based on commissions, which are tied to your sales.

More than your typical commission.

In many sales careers, the only source of commissions is new sales. But at New York Life, our business depends on maintaining long-term relationships with our clients. That's why your income will consist of short-term and long-term compensation.

Short-term compensation.

The money you receive within the first year of making a sale is referred to as short-term compensation. Your short-term compensation is made up of a portion of the premium payments your clients make during the first 12 months they own a product. It's an important part of your total compensation.

Long-term compensation.

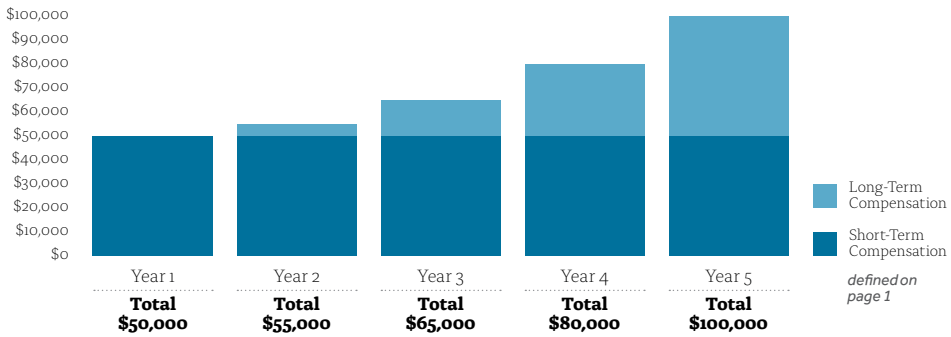
As clients continue to make premium payments, you continue to be rewarded. These are called renewal commissions. Over time, your renewal commissions will add up and make a healthy contribution to your income.

In 2019, the average income for our more than 12,000 insurance and financial professionals exceeded \$75,000.

¹ Insurance and financial professionals are agents of New York Life Insurance Company.

Take a look at how it works...

Renewal Commissions: Grow your income.*



**This hypothetical example is for illustrative purposes only. Actual results will vary depending on individual agent production.*

Thinking about your own retirement?

Whether you're just starting out or are already a seasoned professional, we offer a defined benefit plan,² the NYLIC Retirement Plan, that provides monthly payments to eligible agents in retirement. It's one of the few pension plans left in the industry.

The payments you receive depend on your income, years of service, age, and the form of payment you choose. It's a very valuable benefit that makes working here even more attractive.

401(k) for you.

When you join, you'll be eligible to enroll in the Agents Progress Sharing Investment Plan (APSI),² a 401(k) savings plan designed specifically for our sales force. The plan lets you make voluntary, pre-tax contributions up to 15% of first-year and renewal commissions and service fees.

For eligible agents, it also provides for certain discretionary contributions directly from the company.

Medical, dental, and more.

Full-time agents and their dependents are immediately eligible for medical, dental, vision, long-term disability, and group term life insurance.²

Visit nylbenefits.com and select "Agent" to explore the benefits offered to our agents.

Have questions?

There's a lot more to our compensation structure. But rest assured, if you're ambitious, you can make a very good living.

² The plan descriptions included herein are intended to provide a general description of some of the features of the plans. You should review the Summary Plan Descriptions (SPDs) for these plans for more information. In the event of any conflict between the information herein and the plan documents and SPDs, the provisions of the plan documents and SPDs will govern. New York Life reserves the right to amend or terminate APSI, the Group Plan for New York Life Agents and the Nylic Retirement Plan (and any other benefit plans), in whole or in part, at any time.

Training that will school you.

Training should be about connecting ideas, goals, and people. Our program covers a wide range of topics to help you start out and continue to grow as a successful insurance and financial professional.¹

Market your business using social and digital tools.

Find and retain clients.

Identify solutions for every client need.

Network with other professionals to grow your business.

Plan and organize sales goals.

You don't have to be a financial expert to start your new career, because we'll help you become one. In fact, you'll receive training that's among the best in the business.

Whether in the classroom, online, or in the field learning from experienced professionals, you will benefit from decades of experience delivered in a way that's meant to maximize participation and retention.

NYLIC University.

NYLIC University is the centerpiece of our training program. By participating in programs both in person and online, you'll develop the foundation for understanding our business, the most appropriate solutions for your clients, and how you can sell them. Our new agents complete three development phases within their first year—to quickly build the right competencies for a successful career with us.

Training covers all areas you'll need to master including:

- Marketing
- Prospecting
- Sales skills
- Product knowledge
- Business acumen
- Compliance

Professional certifications.

All of our insurance and financial professionals are encouraged to pursue professional designations that increase their skills and position them as leaders. You can pursue certifications such as Chartered Life Underwriter® (CLU), Chartered Financial Consultant® (ChFC), or even Master of Science in Financial Services (MSFS). We also provide tuition reimbursement for qualifying individuals and courses.

Tools to help you every day.

In addition to structured training, you'll have access to a wealth of proprietary tools designed to connect you with your peers, make work more efficient, and ultimately help you earn and grow.

Whatever your background, your potential lies in your desire to succeed. Stake your claim. Be bold. Take control of your career with training that will push you to reach goals you never even imagined. To learn more, talk to a New York Life recruiter or visit newyorklife.com/careers/agents today.

¹ Insurance and financial professionals are agents of New York Life Insurance Company.

FAQ: The stuff you want to know.

You've got questions. We've got answers. If you don't find what you're looking for here, one of our recruiters will be glad to help out.

Is this a sales position?

Yes. Insurance and financial professionals¹ at New York Life sell products that help our clients protect their families and prepare for the future. Once you've established yourself, there are opportunities for qualified individuals to move into management, recruiting, operations, and other areas. Your growth is important to our growth.

What's the salary?

This is a commission-based career that puts you in charge of how much you make. At first, this can be challenging, but if you've got the drive, you'll soon learn that it's very empowering.

Ask yourself, "How much income do I need in the first year to make this a viable career choice?" Be realistic. Know that over time your income may increase because you will make more connections and more sales, and you will benefit from previous sales. Ask your recruiter for more information.

Is there any financial help at the beginning?

You may be eligible to participate in our training allowance subsidy program in your first three years. This is designed to help you get started in your new career, and provide additional income while you're training and making your first sales. If this is the right career for you, we'll help you succeed.

I've never sold insurance and financial products before. Will I be trained?

Don't worry. We provide some of the best training in the industry. You'll learn in the classroom, online, and in the field. You'll also have access to mentors and managers who want to help you succeed.

And you don't have to have a degree in business or finance. Some of our best insurance and financial professionals were from different industries altogether.

¹ Insurance and financial professionals are agents of New York Life Insurance Company.

Is it just life insurance?

We offer a full range of insurance and financial products that provide insurance protection, retirement preparation, and overall financial strategies. We remain focused on providing the financial solutions that help our agents positively impact the individuals, families, and businesses in the communities they serve.

Will I get a list of leads?

You don't need us to give you a list. You're more connected than you think. In fact, you might want to update your status to "Checking out new jobs at New York Life" right now. We'll give you the tools to turn your connections into a thriving business.

Am I assigned a territory?

No. You can build your business any way you see fit, as long as you are licensed and appointed in the state and follow company policies—and we'll help you with that. You can work wherever you want, with whomever you want.

Do I have to sell to family and friends?

You don't have to, but when you're starting out, your personal network can be a surprisingly helpful source of clients and referrals. Your extended social circle is full of people looking for insurance protection, retirement preparation, and overall financial strategies. Social media makes it easier than ever to establish yourself and build a book of business.

Got more?

The best way to get your questions answered is to ask.

We offer a full range of insurance and financial products that provide insurance protection, retirement preparation, and overall financial strategies.



New York Life Insurance Company

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New York Life is an Equal Opportunity Employer –
M/F/Veteran/Disability/Sexual Orientation/Gender Identity
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