



Income protection for
your future—and theirs.



You made a sound investment—in yourself.

Don't look now, but all the time and money you spent getting ready for your career is really paying off. You've got a good job, lead a comfortable lifestyle, and are even starting to make some headway on the goals you have for the future.

It's all about income.

While it's impossible to know what your life will look like 10–20 years down the road, it's easy to see that your income will play an important role. Need a bigger home? Sending kids to college? Starting your own business? Caring for aging parents? No matter what the future has in store, your income will be essential to your quality of life and financial security.

Build an income replacement strategy that works for you—now and in the future.

At this point in your life, there's a good chance that your income potential (the amount of money you will earn during your career) is your greatest financial asset. That's why it makes so much sense to create an income replacement approach that helps you accomplish three main objectives:

1. Protect today's lifestyle—and tomorrow's:

What would happen if you were sick or disabled to the extent that you no longer could earn the pay you've come to depend on? Even if you are fortunate enough to have some disability insurance through your employer, would it be enough to cover most of your needs?

2. Financially support your loved ones:

If you were to suddenly pass away, how long would your loved ones be able to meet their day-to-day expenses, keep a roof over their heads, or pursue a quality education without your income—or other financial assets—to sustain them?

3. Prepare for the future:

We all know how quickly life can change, so doesn't it make sense to have an income replacement strategy that can change with it? What if you get a big promotion, switch careers, or need to compensate for a spouse leaving the workforce? Wouldn't it be comforting to know that your strategy can evolve as your needs and financial situation change?

When there's more than one goal, you may need more than one solution.

Sometimes it's not "one size fits all." In fact, you may find that a combination of products is the most effective way to give you and your loved ones the peace of mind and additional financial security you deserve.

Here's how it works:



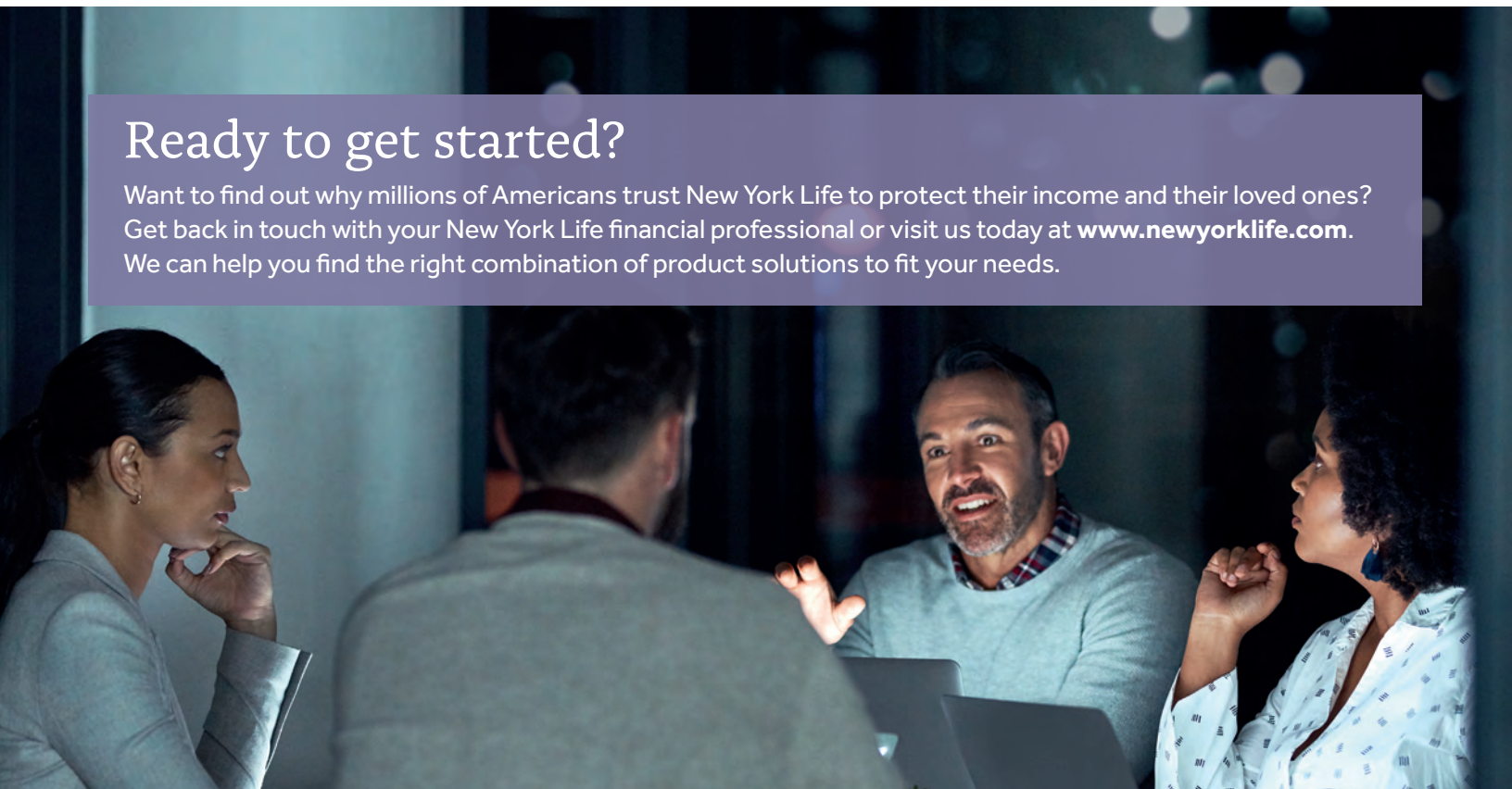
With this approach, you get two levels of coverage: **(1)** term life insurance that supports your loved ones in case you pass away and **(2)** individual disability insurance that helps replace a portion of your income if a disabling sickness or injury keeps you from working. Best of all, since term life is typically more affordable than permanent life insurance, it may be more budget friendly than you think.¹

Protect today's lifestyle—and tomorrow's.

Using term life and individual disability insurance together is an easy and effective way to prepare for the unexpected. With this approach, you can get the protection you need today and give yourself plenty of flexibility in case your lifestyle or financial situation changes. Best of all, you can buy with confidence knowing that your coverage is backed by New York Life—a company that has been honoring its commitments since 1845.

Ready to get started?

Want to find out why millions of Americans trust New York Life to protect their income and their loved ones? Get back in touch with your New York Life financial professional or visit us today at www.newyorklife.com. We can help you find the right combination of product solutions to fit your needs.



¹ Term life insurance offers temporary protection for a specific period of time and generally costs less than permanent coverage which offers additional features.

The purpose of this material is solicitation of insurance. An insurance agent may contact you. Premiums vary by issue age and premiums in the conditionally renewable period (after age 67 to age 75) may increase based on attained age rates. Policy issue is subject to underwriting. A medical exam may be required. The policies have exclusions and limitations. For cost and complete details of the coverage, contact your agent or the company.

Products are available in approved jurisdictions. See the product fact sheets for details. The product form numbers are as follows (state variations may apply): Yearly Convertible Term (ICC18218-135P); Level Premium Convertible Term and Million Plus Level Term (ICC18218-60P); MyIncome Protector (ICC21-121 PLCY (0121) and 121-PLCY (0121).

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