



BUSINESS  
SOLUTIONS

A photograph of four business professionals in a modern office setting. Two men and two women are gathered around a table, looking at a laptop. They are dressed in business attire. The background features large windows with a view of a city.

What can a New York Life  
agent do for your business?

Quite a lot actually.

Personal guidance  
and support is  
what differentiates  
our agents from  
other business  
service providers.

There's more to running a business than making a profit. Your family and your employees depend on you. That's why New York Life offers multiple pillars of financial service and protection that can help you personally and professionally, and we can do the same for your employees.



## Finding solutions.

With services ranging from employee benefits products to individual insurance to ways to help protect your business for years to come, a New York Life agent will help find optimal solutions for you and your business. Our agents are among the most knowledgeable in the industry. Plus, as business owners themselves, they relate to your concerns, dreams, and goals.

Also, your needs as a business owner are many, and your business is unique. That's why working with someone who can provide a personal touch can make all the difference. Not only will we meet with you personally, but we will provide the same personal service to your employees. We will be there for both you and them, now and in the future.



you



your business



your employees

# Checking off all the boxes.

We are more than a life insurance company. We are also more than a worksite benefits provider. Let's explore the numerous ways we can support you, your business, and your employees. We can start anywhere you like. You pick what's most important to you. We'll listen, and together we'll figure out the best solution for you.



**Employee solutions**



**Personal solutions**



**Business solutions**



**Executive benefits**





# Employee solutions.

Our suite of group and voluntary products helps you offer your eligible employees and their families added financial security and peace of mind. But it doesn't stop there. Our agents make it their personal mission to connect with your employees individually, and, in many cases, help address financial needs beyond what is being offered at the workplace. This attention to personal, detailed service encapsulates who we are as a company.

## Solutions that we offer:

- Group term life insurance
- Individually owned voluntary life insurance
- Group disability insurance
- Individually owned long-term care insurance
- Retirement strategies



# Executive benefits.

Successful businesses have successful executives or key employees; therefore, owners need to be aware of techniques for attracting, retaining, and rewarding key staff. Executive benefits can provide specific customized benefits that are important to key executives. Your New York Life agent can help you implement customized strategies to accomplish these goals.

## Solutions that we offer:

- Executive compensation
- Deferred compensation
- Long-term care carve-out



# Solutions for business owners.

We will work with you, your accountant, and/or your attorney to understand your unique needs and to find the best solutions for you and your business. When needed, our agents will rely on our own experienced team of advanced planning professionals who have backgrounds in legal and tax areas to help ensure your solutions are complete and sound.\*

## Solutions that we offer:

- Funding for buy/sell agreements
- Key employee protection
- Funding for qualified retirement plans
- Disability Income/buyout planning
- Strategies for business succession

\*Neither New York Life Insurance Company nor its agents or employees provide tax or legal advice. Please consult your tax and/or legal advisors regarding your particular situation before implementing any strategies.



# Personal solutions.

Knowing that your family is financially protected provides one of the most significant forms of peace of mind that you can have. New York Life agents are trained to assess personal needs and objectives. A simple evaluation can help you make sure that you have adequate protection and can meet your financial goals.

## Solutions that we offer:

- Personal life insurance
- Personal long-term care insurance
- Retirement strategies
- Educational funding

## Focusing on education.

We can also offer your employees financial and educational workshops to help them achieve financial security. These could include:

- Strategies for building a better retirement
- Addressing the six key areas of asset accumulation and protection
- Education funding strategies
- And more

# Why New York Life?

At New York Life, we aspire to be an industry leader at the workplace by providing valuable protection and peace of mind for employees and their families. We've been protecting policy owners since 1845, in good times and bad. New York Life has also received the highest financial strength ratings currently awarded to any U.S. life insurer.

**A++**  
Superior

**A.M. Best**

**AAA**  
Exceptionally  
Strong

**Fitch**

**Aaa**  
Exceptional

**Moody's**

**AA+**  
Very Strong

**Standard  
& Poor's**

Source: Individual Third-Party Ratings Reports as of 9/12/2019.

One of the nation's largest mutual insurance companies.

Companies make decisions based on whose interests they are aligned with. Because we don't have shareholders, we can focus on what's in the best long-term interests of our customers, both now and in the future.



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