



Life Insurance Program from



Please Reply By: July 11, 2011

0021076018

Mr. Matt Weinstin



Current Monthly Rates for a 55-year-old male

\$10,000 Plan \$18.12 a month

\$20,000 Plan \$32.23 a month

\$50,000 Plan \$74.58 a month

These are current monthly rates. Term rates increase over time. See the enclosed rate chart for complete details and other benefit levels.

Dear Mr. Weinstin,

Thank you for your interest in **AARP Level Benefit Term Life** from New York Life Insurance Company. We are happy to provide you with the information you requested about this term life insurance for AARP members.

Right now, you are eligible to join AARP and apply for up to \$50,000 in benefits — this package contains everything you need. It also includes important information about coverage features and rates, along with answers to questions you may have.

No medical exam is needed when you apply. Your acceptance is based on your answers to three health questions. So you can apply by mail, in the privacy of your home. And most members who apply qualify for the coverage they want. Easy application is one advantage of this coverage. Here are a few others:

- **Affordable Rates.** This is affordable term life protection, as the example above shows. The lower initial rates may let you buy higher coverage amounts to help provide for your family.
- **No Waiting Period for Full Coverage.** You're covered for your full benefit amount from the very first day your protection takes effect.
- **\$10,000 to \$50,000 in Benefits.** Choose the amount you want to help your loved ones through a difficult time.

You'll find a full description of these and other benefits on the other side. Please review them, then complete and return the enclosed form to join AARP and apply for this valuable group coverage — at the same time. There's no need to send money now. There's no risk or obligation. A 30-day free look guarantees your satisfaction.

Sincerely,

Michael Horan
Corporate Vice President, New York Life
for the AARP Life Insurance Program

P.S. If you're not sure you need this insurance, consider the bills you may leave behind ... and whether or not your spouse may need help getting by. If up to \$50,000 in benefits could help, apply today.

More Details Inside >>>

Questions About AARP Level

Key Features:

- **Benefit amounts from \$10,000 to \$50,000**
- **No medical exam — just 3 health questions**
- **Affordable rates**
- **No waiting period**
- **Valuable “living benefit” feature**
- **A “premium waiver” for nursing home stays**
- **AARP endorsed**
- **30-day FREE look**

AARP® Life Insurance Program from



Q. Will I need a medical exam when I apply?

A. No. You won't need to see a doctor or take any medical tests. Acceptance is based on your answers to three simple health questions. If you're an AARP member between the ages of 50 and 74, you can apply for this coverage from New York Life Insurance Company. Your spouse, if between the ages of 45 and 74, is also eligible to apply even if you don't.

Q. Is there a waiting period for full benefits?

A. No. You're covered for your full benefit amount from the day coverage takes effect — normally seven days after your Enrollment Form is approved, provided premiums are paid when due. The effective date will be on your Certificate of Insurance.

Q. Will my benefits decrease?

A. Your benefits are guaranteed not to decrease, even if your health declines, until insurance ends at age 80. The premiums are arranged in five-year age bands and will increase as you enter each new band. See the enclosed rate chart for full details.

Q. How long can I keep this insurance?

A. You can keep this protection until insurance ends at age 80, regardless of your health. Once you're insured, your coverage can never be cancelled without your consent prior to age 80, provided you pay premiums when they are due and your Enrollment Form contains no material misrepresentations about your medical history.

* Please note that receipt of “living benefit” (accelerated death benefit) in financial adviser and/or attorney to determine how this may affect your

** The nursing home must be primarily engaged in providing skilled nursing drug addicts or alcoholics; for the care and treatment of mental diseases coverage for permanent life insurance.

† Missouri and North Dakota residents: The suicide exclusion applies only

Level Benefit Term Life Insurance

Q. What if I want coverage beyond age 80?

A. Any time until insurance ends at age 80, you can exchange your term coverage for group permanent life insurance, regardless of your health at that time. You will not have to take any medical tests or answer health questions. Your premiums for the permanent life coverage will be based on your age at the time of exchange.

Q. Is there any way my benefits can be paid while I am living?

A. Yes. This coverage comes with a “living benefit.” If you’re diagnosed with a terminal illness and given a life expectancy of 12 months or less, you can access half your benefit amount. This added cash can be used in any way you see fit ... to help cover medical bills or household expenses, even help pay for a family member to care for you.*

Q. What if I’m in a nursing home and can’t pay premiums?

A. If you’ve been confined to a nursing home under a doctor’s orders for more than 180 consecutive days, you won’t need to worry about your life insurance premiums. For the rest of your stay — no matter how long it lasts — your premiums for this coverage will be waived. Your protection will continue in full with no further premium payments from you.**

Q. What isn’t covered?

A. There’s just one exclusion. If death results from suicide in the first two years, benefits will not be paid.†

Q. What if I apply today, but change my mind later?

A. That’s not a problem. Once you receive your Certificate of Insurance, you’ll have 30 days to look it over. If you decide this coverage is not for you, just return your Certificate and you’ll receive a refund of any premium you paid. Coverage will be cancelled — and you’ll be under no obligation. No questions asked.

Q. Who underwrites this insurance?

A. AARP Level Benefit Term Life is underwritten by New York Life Insurance Company, an industry leader since 1845. New York Life has consistently received among the highest ratings for financial strength from the leading independent rating services: A.M. Best, Fitch, Standard & Poor’s, and Moody’s Investors Service.

It’s Easy to Apply.

Just follow the instructions on the enclosed form to join AARP and apply at the same time. Then return it in the postage-paid envelope provided. Send no money now.

More Questions?

Call New York Life Toll Free

1-800-704-6780

8 a.m. to 10 p.m. (Eastern Time)

Monday through Friday, or

9 a.m. to 5 p.m. Saturday

or visit our Web site: www.nylaarp.com

Insurance proceeds may affect your eligibility for public assistance programs. Proceeds may be taxable. You may wish to consult your personal situation. Premiums continue to be payable but the benefit amount is decreased by one-half.

Living care under the supervision of a licensed physician. Nursing home does not include a home or facility used primarily for rest; for the care of mental or physical disorders; or for custodial care. Premiums will be waived until age 80 if you are in a nursing home. At that time, you can exchange your

for one year.

**Find Your Affordable
Monthly Premium Here**

AARP Level Benefit Term Life Current Monthly Premiums

Choose the benefit amount that will best help provide for your family's needs and enhance their financial security.

Issue Age	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
45 - 49	\$8.93	\$11.42	\$13.87	\$18.83	\$18.80	\$26.25	\$23.73	\$33.67	\$28.67	\$41.08
50 - 54	10.46	13.41	16.92	22.82	23.38	32.23	29.83	41.63	36.29	51.04
55 - 59	14.38	18.12	24.77	32.23	35.15	46.35	45.53	60.47	55.92	74.58
60 - 64	20.44	24.85	36.88	45.70	53.33	66.55	69.77	87.40	86.21	108.25
65 - 69	27.38	31.99	50.75	59.98	74.13	87.98	97.50	115.97	120.88	143.96
70 - 74	39.83	44.65	75.65	85.30	111.48	125.95	147.30	166.60	183.13	207.25

Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band. Premiums are not guaranteed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with the same issue age and gender.

SAVE \$12 A YEAR: If you pay your premiums on an annual, semi-annual, or quarterly basis, you will receive a \$1 discount off the monthly rates shown.