



AARP Permanent Life Insurance

from New York Life Insurance Company

Provides up to \$50,000 of valuable permanent group life insurance, exclusively for AARP members. No medical exam is required-acceptance is based on your answers to three health questions, and most who apply are accepted.

Online application may not be available in all states.

Features and Benefits

Who is Eligible

AARP members ages 50 to 80 and spouses ages 45 to 80 are eligible to apply.¹ An online application may not be available in all states.

No Medical Exam - Guaranteed

There is no physical examination or medical tests; your acceptance is based on your answers to three simple health questions. Most who apply are accepted.

Guaranteed Protection for Life

This is permanent life insurance you can keep for your entire lifetime, regardless of how long you live.

RATES FOR MEN

RATES FOR WOMEN

| Guaranteed Monthly Rates | |
|--|-----------------|
| Select Age Range | Select Coverage |
| 45-49 | \$25,000 |
| Issue Age | Monthly Rate |
| 45 | \$74 |
| 46 | \$76 |
| 47 | \$77 |
| 48 | \$79 |
| 49 | \$81 |
| Higher coverage options also available Call 1-800-865-7927 | |

*Premiums above are based on your age at issue. Residents of Florida: Michael Horan is a licensed Florida agent for service to Florida residents. Residents of MA, MT, and WA have rates different from those shown above. In WA, the maximum issue age is 67 years old. Ages 68-80, an alternate product is available. Please [click here](#) for a personalized rate quote specific to your state.

APPLY ONLINE NOW

[Get Free Info by Mail \(/Life-Insurance/Perm-Kit\)](/Life-Insurance/Perm-Kit)

No Waiting Period

You are covered for the full benefit amount from the first day coverage takes effect.

Guaranteed Rates Will Never Increase

Your monthly premium is based on your age when you apply, and will not increase simply because you grow older or your health changes.

Benefits Won't Decrease

Benefits are guaranteed to never decrease for as long as your're insured- as long as you pay premiums when they're due and your Enrollment Form contains no misrepresentations about your medical history.²

30-Day Guarantee

You'll receive a Certificate of Insurance when coverage is approved. If you decide this coverage isn't for you, for any reason, you can return it within 30 days and receive a refund.

An Exclusion

If death results from suicide in the first two years, benefits will not be paid.³ (In Washington, specific state rules apply.)

Paid-Up Feature

Your monthly premium payments will end at age 95, but coverage will continue in full for the rest of your life.

Cash Value

Your coverage builds cash value over time that you can borrow against.⁴

Accelerated Benefit

If you're diagnosed with a terminal illness and given a life expectancy of 12 months or less (24 months in Illinois and Texas), you can access half your benefit amount.⁵ (Not available in Massachusetts and Washington)

Waiver of Premium for Certain Qualified Nursing Home Confinements

Premiums will be waived after 180 consecutive days of a nursing home stay ordered by your doctor.⁶ Your coverage will continue without interruption and no premium payment will be required - no matter how long you stay.

Simple Application

It only takes a few minutes for AARP members to apply by mail or online (in most states). There's absolutely no cost or obligation when you request information.

[Apply Online Now](#)

[Get Free Info by Mail \(/Life-Insurance/Perm-Kit\)](#)

We'll Be There For You And Your Family

All AARP Life Insurance Program coverage is underwritten by New York Life Insurance Company. We have the highest possible ratings for financial strength currently awarded to any life insurer from the leading independent rating services.[‡]

A++

“Superior”
from A.M. Best

AAA

“Exceptionally Strong”
from Fitch

AA+

“Very Strong”
from Standard & Poor's

Aaa

“Exceptional”
from Moody's

‡ Ratings as of 08/01/2017.

Think You Might Want More Coverage?

At New York Life, we have a variety of coverage amounts and insurance options to fit your specific needs. For assistance finding the right protection, give us a call and we'll be happy to assist you.

Call New York Life at

1-800-865-7927

Mon - Fri: 8 a.m. to 8 p.m. (ET)

Sat: 9 a.m. to 5 p.m. (ET)

[‡]A.M. Best, Fitch and Moody's Investors Service Highest Rating. Standard and Poor's Second-Highest Rating.

¹ Washington Residents: The maximum issue age is 67 years old.



² During the first two years, New York Life reserves the right to cancel your insurance policy if your enrollment form contains misrepresentations concerning your medical history.

³ Missouri and North Dakota Residents: The suicide exclusion applies only for one year.

⁴ Loans accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

⁵ Please note that receipt of “living benefit” (accelerated death benefit) insurance proceeds may affect your eligibility for public assistance programs. Proceeds may be taxable. You may wish to consult your financial advisor and/or attorney to determine how this may affect your personal situation. Premiums will be lower when the benefit amount decreases by one-half.

Texas Residents: Death Benefits, Cash Values and Loan Values will be reduced if a ‘living benefit’ (accelerated death benefit) is paid. The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the IRC of 1986. If these benefits qualify for favorable tax treatment, the benefits are excludable from your income and not subject to taxation. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits excludable from income under federal law. Receipt of acceleration of

life insurance benefits could also affect you and your family's eligibility for public assistance programs (Medicaid, AFDC, SSI, or drug assistance). You are advised to consult with a qualified tax advisor and with social service agencies to determine how receipt of these benefits will affect your eligibility for public assistance. Premiums will be lower when the benefit amount decreases by one-half.

Florida Residents: In order to protect against the unintended cancellation of your life insurance coverage, you have the opportunity to have copies of lapse notices sent to another individual whom you designate. A designation form for this will be included with your Certificate of Insurance.

⁶The nursing home must be primarily engaged in providing skilled nursing 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 drug addicts or alcoholics; for the care and treatment of mental diseases or disorders; or for custodial care.

Pursuant to Texas Administrative Code 28 TAC § 21.107(d) this provides notification that the association's directors are not elected by its members and the directors may approve rate increases.

Privacy Notice:

Your privacy is important to New York Life Insurance Company. We maintain physical, electronic and procedural safeguards that meet state and federal laws. Information we collect, such as name and address, about individuals who request product information will be shared:

- With AARP and its subsidiaries to analyze members' needs and interests. AARP may use non-member information to seek memberships. AARP may share non-health information with other AARP service providers to inform you of member benefits and services that may be of interest.

For residents of certain states, we will not share your information unless you permit us to do so. We will follow your state's privacy law if it differs from the policy described in this notice. To request a copy of our complete privacy notice or to request that your information not be shared, call 1-866-687-5160.

You have the right to access certain information we maintain in our files about you. You may request that we correct, amend or delete it. To receive a full description of these rights, write to us at the address on the Enrollment Form.

Learn More About Life Insurance

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[What Makes Us Different \(/What-Makes-Us-Different\)](#)

[†] Includes details on costs, eligibility, renewability, limitations and exclusions.

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The AARP Life Insurance Program is underwritten by New York Life Insurance Company, New York, NY 10010. AARP membership is required for Program eligibility. Specific products, features and/or gifts not available in all states or countries. New York Life Insurance Company is licensed in all 50 states. (Group policy forms AA-08, AA-66, AA-67, AA-68, AA-71, AA-72 and Individual policy forms ILJUV6, ILJUV6-ID, ILJUV6-LA, ILJUV6-MN, ILJUV6-OH, ILJUV6-VT).

Complete terms and conditions are set forth in the group policy issued by New York Life to the Trustee of the AARP Life Insurance Trust.

Young Start is a service mark of New York Life Insurance Company.

The licensed life insurance agent is Michael Horan (Arkansas #280279, California #0B58435). Please call New York Life at 1-800-865-7927.

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[Privacy Policy \(/Life-Insurance/Life-Insurance-Internet-Privacy-Policy-FAQ\)](#)

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