



The Company You Keep®

# We're adding value to your employee benefits package.

## Readington TWP School District

**ENROLLMENT DATES  
TO BE ANNOUNCED**

### Introducing a benefit that works as hard as you do:

We are partnering with New York Life Insurance Company, to offer all employees **Guaranteed Issue Whole Life Insurance** through convenient voluntary payroll deduction.

Be sure to take advantage of this great opportunity to protect yourself and your family. These policies offer many benefits that are not currently provided.

### **GUARANTEED ISSUE:**

#### ► **No Medical Questions Asked**

*All full time employees ages 16-70 are eligible*

#### ► **Family Coverage**

*Also available for your eligible Spouse, Children, & Grandchildren*

#### ► **Your Premium Will Never Increase** Payroll Deducted

#### ► **Permanent & Portable** Continue and keep your policy if you ever leave or retire—guaranteed to never change in price.

#### ► **Flexible**

*Choose anywhere from \$5,000 - \$200,000, of Whole Life Insurance*

#### ► **Cash Value** In addition to permanent life insurance protection, your policy builds guaranteed tax-deferred cash value that you can borrow against to meet various needs, such as your children's college funding, helping you pay off a mortgage, or supplementing retirement income\*

#### ► **Instant Coverage at Enrollment**

*We can all use some financial security.*

*When you purchase Guaranteed Issue Employee's Whole Life, you're investing in your family's financial future.*

### **Dan Giusti, PARTNER**

(609) 412-4165

[dgiusti@legacybenefitsgroup.com](mailto:dgiusti@legacybenefitsgroup.com)

[www.legacybenefitsgroup.com](http://www.legacybenefitsgroup.com)

### **Mike Valentine, PARTNER**

(215) 933-8506

[mvalentine@legacybenefitsgroup.com](mailto:mvalentine@legacybenefitsgroup.com)

[www.legacybenefitsgroup.com](http://www.legacybenefitsgroup.com)



Source: Individual third-party ratings reports. New York Life Insurance Company as of 8/13/2014. Your participation in the payroll deduction insurance program is completely voluntary. Since this program is not intended to be subject to the Employee Retirement Security Act of 1974 (ERISA), your employer cannot contribute to or endorse this program.\* Loans against your policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.