

AARP Level Benefit Term Life

from New York Life Insurance Company

Benefit Summary

for

Dawn Jacobson

No Medical Exam

Acceptance is based on your answers to three simple health questions. Coverage is available to AARP members ages 50 to 74 and their spouses ages 45 to 74. Use the enclosed form to join AARP and apply today.

No Waiting Period

You are protected with your full benefit amount from the first day your coverage takes effect.

Protection Guaranteed to Age 80

This coverage is yours to keep until you reach age 80, as long as premiums are paid on time and your Enrollment Form contains no material misrepresentations about your medical history.

Guaranteed Exchange Privilege

You can exchange this term insurance for permanent life protection, any time until coverage ends at age 80. Rates will be based on your age at the time of exchange.

Benefits Won't Decrease

Benefits are guaranteed not to decrease until insurance ends. Premiums are arranged in five-year age bands and will increase as you enter each new band. See the enclosed rate chart for complete details.

A Single Exclusion

There is just one exclusion. If death results from suicide in the first two years, benefits will not be paid.*

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.**

Premiums Waived for Nursing Home Stays

Premiums will be waived after 180 consecutive days of a nursing home stay ordered by your doctor. Coverage will continue without interruption, but no payment will be required for the rest of your stay.†

More Information on Next Page >



Life Insurance Program from



Please Reply By: ▼

April 4, 2012

Dear Ms. Jacobson,

Inside this booklet you'll find everything you need to join AARP and apply for up to \$50,000 in group life insurance to help protect those you love.

It includes an Enrollment Form with your name on it ... and a postage-paid return envelope. Just complete the brief form and mail it back. It's that easy to apply for **AARP Level Benefit Term Life** from New York Life Insurance Company.

You don't need a physical exam ... or a single medical test.

Your acceptance is based on your answers to just three health questions. Life insurance can help your family with living expenses ... or help pay bills you may leave behind, including medical costs, credit cards, loan balances, and funeral costs.

Applying is easy ... and this coverage is affordable, too.

Just look at the current monthly rates for a 51-year-old female AARP member:

Benefit Amount:	\$5,000	\$15,000	\$50,000
Monthly Payment:	\$7.23	\$13.69	\$36.29

Term rates increase over time. Please see the enclosed rate chart for complete details.

If you've ever thought of getting life insurance, take advantage of this valuable opportunity to help protect your family.

It won't take more than a few minutes to join AARP and apply. And our life insurance comes with a 30-Day Satisfaction Guarantee.

Sincerely,

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

P.S. Nearly 2 million people already protect their families with life insurance from the AARP Life Insurance Program. We hope you'll take advantage of this opportunity to join them.

AARP Level Benefit Term Life
from New York Life Insurance Company
Affordable Current Monthly Rates

For Women:

Issue Age	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
45-49	\$6.47	\$8.93	\$11.40	\$16.33	\$28.67
50-54	7.23	10.46	13.69	20.15	36.29
55-59	9.19	14.38	19.58	29.96	55.92
60-64	12.22	20.44	28.66	45.10	86.21
65-69	15.69	27.38	39.06	62.44	120.88
70-74	21.91	39.83	57.74	93.56	183.13

For Men:

Issue Age	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
45-49	\$7.71	\$11.42	\$15.13	\$22.54	\$41.08
50-54	8.70	13.41	18.11	27.52	51.04
55-59	11.06	18.12	25.18	39.29	74.58
60-64	14.43	24.85	35.28	56.13	108.25
65-69	18.00	31.99	45.99	73.98	143.96
70-74	24.33	44.65	64.98	105.63	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 \$1 a Month!

Receive a \$1 discount off the monthly rates shown when you pay your premiums on an annual, semi-annual, or quarterly basis.

Buy with Confidence

The AARP Life Insurance Program is the only life insurance program to earn the endorsement of AARP. This program was designed exclusively for AARP members 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 agencies: A.M. Best, Fitch, Standard & Poor's, and Moody's Investors Service.

- * Missouri and North Dakota residents: The suicide exclusion applies only for one year.
- ** 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 adviser and/or attorney to determine how this may affect your personal situation. Premiums continue to be payable but the benefit amount is decreased by one-half.
- † The 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. Premiums will be waived until age 80 if you are in a nursing home. At that time, you can exchange your coverage for permanent life insurance.

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Detach Here and Mail Today

Join AARP and Apply Today.

1. Complete the at
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Follow These Two Easy Steps to Apply Today
1. Verify AARP Membership (check one)
 I'm already an AARP member. My membership number is:
 I want to become an AARP member. I understand I will be billed \$16.00 for a full year of membership.

2. Apply for Life Insurance
If you'd like to apply for life insurance at the affordable rates shown in the enclosed chart, complete and return the Member Enrollment Form below.
If you're interested in becoming an AARP member, but do not wish to apply for life insurance coverage at this time, you can stop at step one and mail your membership request in the enclosed postage-paid envelope.

New York Life Insurance Company
5505 West Cypress • Tampa, FL 33607-1707



X170-867-005

Request for Group Insurance | AARP Level Benefit Term Life
Please respond by: April 4, 2012

MEMBER ENROLLMENT Please complete in ink.

Ms. Dawn Jacobson
7140 Aspen Ct
Franksville, WI 53126-9416

Social Security No. []-[]-[]-[]-[]-[] Date of Birth []/[]/[] (Required) Daytime Phone Number []-[]-[]-[]-[]-[] (Required)
Coverage Amount Requested (Check Only One Coverage) \$5,000 \$10,000 \$15,000 \$25,000 \$50,000
Beneficiary Designation (If More Than One Beneficiary Is Designated, Proceeds Will Be Divided Equally Unless You Indicate A Share)
Beneficiary Name (Please Print) Relationship To You Share
Spouse/Partner Enrollment (Can Apply Even If Member Does Not)

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Beneficiary Name (Please Print) Relationship To You Share
Coverage Amount Requested (Check Only One Coverage) \$5,000 \$10,000 \$15,000 \$25,000 \$50,000
Beneficiary Designation (If More Than One Beneficiary Is Designated, Proceeds Will Be Divided Equally Unless You Indicate A Share)
Beneficiary Name (Please Print) Relationship To You Share
Payment Options (Send No Money Now)
I wish to be billed (check one): Monthly Quarterly Semi-annually Annually
Statement of Health (Each Applicant Please Check YES or NO For All 3 Questions)

MEMBER
SPOUSE
1. In the past 2 years, have you had treatment for or been diagnosed by a doctor as having heart trouble, stroke, cancer, lung disease or disorder, diabetes, liver or kidney disease, AIDS or AIDS Related Complex?
2. In the past 2 years, for any condition, have you been admitted to or confined in a hospital, sanitarium, nursing home, extended care or special treatment facility?
3. In the past 3 months, have you consulted a doctor or had treatment or diagnostic tests of any type? (Note: You are not required to report any HIV tests or negative AIDS tests.)
Please supply full details for health questions answered "Yes." Last date(s) of onset below, along with types of treatment, medicine and dosage.
(Please print. Attach a separate sheet if needed.)

READ AND SIGN

Is the insurance applied for intended to replace, discontinue or change any existing insurance or annuity? YES NO

I understand that insurance will be effective on the date of the certificate, provided my premium is received within 31 days of such insurance Date. I understand that premium payment for insurance does not mean there is any coverage in force before the effective date as specified by New York Life, and that benefits may be denied within the first two years after the insurance Date if material facts have been misstated here. I understand that AARP membership is required for Program eligibility. I represent that, to the best of my knowledge and belief, the information on this request is true and complete. Note: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Detach Here and Mail Today

Millions of Men and Women Have Already Joined AARP.

Each day, thousands of Americans join AARP ... and with good reason.

For just \$16.00, you'll have a full year of membership. That provides you and your spouse/partner access to valuable offers from AARP benefit providers on everything from pharmacy services ... to life, auto and home insurance ... to discounts on hotels and car rentals ... to credit cards.

Membership also includes a year's subscription to *AARP The Magazine* and to the *AARP Bulletin*. And there's more.

Being an AARP member gives you access to unique community volunteer opportunities and special courses such as the AARP Driver Safety Program. In addition, your membership fee also supports AARP efforts in Washington, D.C., on behalf of all men and women ages 50 and over.

Questions? Call New York Life at 1-800-695-2217

8 a.m. to 10 p.m. (Eastern Time) Monday through Friday,
or 9 a.m. to 5 p.m. Saturday
www.nylaarp.com/mailler

AARP has established the AARP Life Insurance Trust to hold group life insurance policies for the benefit of AARP members. AARP Life Insurance Program products are provided by New York Life Insurance Company, not by AARP or its affiliates. Please contact New York Life directly for product details, including any limitations and exclusions. New York Life pays a royalty fee to AARP for the use of AARP's intellectual property. These fees are used for the general purposes of AARP.

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. (Group policy form AA-48.)

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.

California residents: The agent is Michael Horan — license #0B58435.



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✦ Detach Here and Mail Today ✦

Please be sure to include your Social Security number.

Before sealing, make sure you remember to:

• Join AARP by Checking the Appropriate