



# Reasons to consider Asset Flex:

## A policy built for the long-term.

- Competitive premiums, couples' discounts, rich benefits, informal care, and built-in care planning—all backed by industry-leading financial strength

## Triple A-rated peace of mind.

- New York Life currently has the highest financial strength ratings awarded to any life insurer by the major ratings agencies and a perfect 100 Comdex<sup>i</sup> score

## Brand awareness and Google presence.

- New York Life is a trusted, Fortune 100 brand that's been around for almost 180 years
- Endorsed by Money Magazine. Recently ranked #1 carrier for Financial Stability in 'Best Long-Term Care Insurance Companies' May 2024 report

## Clients won't have to wait to access home care benefits.

- Asset Flex offers a zero-day waiting period option for home and community-based care, and days on which paid care is received in the home or Medicare paid days count toward the policy's facility waiting period. This can save insureds thousands of dollars when receiving benefits at home or in an adult day care facility or days paid by Medicare compared to policies with a mandatory waiting period

## Grow policy benefits automatically or decide each year with 'FIPO.'

- In addition to the available automatic 3% compound option, Asset Flex's 'Future Inflation Purchase Option' rider provides the opportunity to increase the face amount, acceleration and extension benefits, and the monthly benefit for LTC by a 5% compounded rate without any underwriting on each policy anniversary<sup>ii</sup>

## Premium, benefit, and payment options for today's consumers.

- Asset Flex offers advisors and clients competitive premiums, especially in single premium, and no inflation scenarios

## Flexible underwriting.

- Asset Flex includes streamlined underwriting through the TeleApp underwriting process, and offers two life underwriting classes (Non-tobacco, and Tobacco), plus three LTC Risk Classes (Preferred, Standard 1, and Standard 2), providing a wide range of options for potential client placements

## Compensation that rewards.

- Asset Flex offers a competitive compensation for the valuable effort put forth by the advisor

## A claims support program that resonates with families.

- All Asset Flex policies come with access to New York Life's Advantage Care Team. The team's registered nurses, claims specialists, care planners, and licensed social workers work together along with a digital claims portal to provide families with support and a centralized point of contact when it's needed most

## Spousal purchase option guarantee.

- Provides policyholder's spouse (if a beneficiary) the option to use the policy proceeds to purchase a new paid-up whole life policy without evidence of insurability, subject to a maximum face amount of \$5,000,000. This valuable benefit isn't offered by any other carrier.

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<sup>i</sup> The Comdex is an index showing the average percentile of a company's ratings from the major ratings agencies. Not a rating itself, it is instead a composite of all the ratings that the company has received. On a scale of 1 to 100, a company is given a standing in relation to the other companies that have been rated by the services. A company needs to be rated by at least two rating services to receive a Comdex. Rating services include A.M. Best, Fitch, Moody's, and S&P. Comdex is proprietary ranking provided by VitalSigns, a product of Ebix Exchange ([www.ebixexchange.com](http://www.ebixexchange.com)).

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ii If FIPO option is not taken after the 2nd policy anniversary, no further offers will be made