



Home > Simplified Term Life Insurance

# Simplified Term Life Insurance

Apply online now for up to \$100,000 of quality coverage.

- No medical exam, just health information
- No waiting period
- Affordable rates

Ready to apply?

Select your state

Start here with a FREE instant quote.

All fields required

State:

Date of Birth:  -  -19

Gender:  Male  Female

Coverage:

[Get Your Free Quote](#)

Features

Questions

### Guaranteed protection until age 80

- Choose \$10,000-\$100,000 in coverage
- Option to convert to Simplified Whole Life until age 80
- Benefits never decrease
- 30-day, money-back satisfaction guarantee

### Simple at-home application process

- No medical exam
- Acceptance is based on your answers to three health questions, along with other information you give us permission to collect
- Apply online or by mail

### Backed by a trusted financial institution

- A Fortune 100 company, New York Life is one of the oldest and largest mutual life insurance companies in the United States.
- Consistently received among the highest ratings for financial strength from the leading independent rating services.
- The number one seller of new individual life insurance in the United States in 2010.\*

\* LIMRA International, U.S. Individual Life Insurance Sales Survey, year-end results. Sales based on all planned recurring premiums plus 100 percent of reported single premiums.



Need help with your financial goals?

An agent can help you:

- Grow your assets
- Get over \$100,000 of life insurance
- Protect your savings
- Save for a child's education
- Ensure a comfortable retirement

[Learn More](#)

## Current Monthly Premiums

Men

Women

Issue Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
45	\$11.42	\$18.83	\$26.25	\$33.76	\$41.08
46	11.41	19.82	27.23	41.63	51.04
47	12.41	20.82	28.23	42.29	52.03
48	13.41	21.82	29.23	43.92	53.04
49	14.41	22.82	30.23	44.38	57.92

Click the arrows below to view additional premiums:

50	18.12	32.23	46.35	60.47	74.58
60	24.85	45.70	66.55	87.40	108.25
70	31.99	59.98	87.98	115.97	143.96
80	44.65	85.30	125.95	166.60	207.24

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### New York Life Ratings

New York Life consistently receives among the highest rating for financial strength from leading independent rating services.

**A++**  
"Superior"  
A.M. Best  
Highest Rating

**AA+**  
"Very Strong"  
Standard & Poor's  
Second-Highest Rating

**AAA**  
"Exceptionally Strong"  
Fitch  
Highest Rating

**Aaa**  
"Exceptional"  
Moody's Investor Service  
Highest Rating

Highest ratings currently awarded to any life insurer as of 1/1/12.



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MM - DD -19 YY

Gender:  
 Male  Female

Coverage:  
Select Amount:

Get Your Free Quote



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Highest Rating

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See your Term Life quote below.

State: FL  
Date of Birth: 01/01/1945  
Gender: Male  
Coverage: \$40,000  
Edit »

Current premium:  
**\$115.97** /month\*

Start here to apply online or request a kit

First Name:

Last Name:

Address:

City:  State:  Zip:

Email: (Will not be shared)

Phone: (optional)

Apply Online ▶ Or

Request a Free Kit ▶



Need help with your financial goals?

An agent can help you:

- Grow your assets
- Get over \$100,000 of life insurance
- Protect your savings
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