



Home > Simplified Term Life Insurance

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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
<i>Click the arrows below to view additional premiums:</i>					
▼ 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
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Highest ratings currently awarded to any life insurer as of 1/1/12.



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Select your state

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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)

Or

[Request a Free Kit](#)



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