



**New York Life Insurance Company**  
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**Daniel M. Giusti**  
 Financial Services Professional

Jean,

*The Company You Keep®*

It was a pleasure meeting you and your team. As per our conversation and a brief recap: I am requesting that Black Horse Pike Regional School District offer to its employees the same unique, voluntary benefit that we just finished enrolling at both of you're sending districts: Runnemede and Gloucester TWP. New York Life's Guaranteed Issue Employee Whole Life is exclusive to the industry and the most important life insurance product one can own, as it is the only insurance plan guaranteed to be there forever without changing in cost. Aflac is our only competitor in the worksite Whole Life Insurance arena. There are three main components that make New York Life's Whole Life superior:

- 1) Aflac's Whole Life through worksite is on average 8-10% more expensive than New York Life's Whole Life.
- 2) Aflac only allows for one initial year enrollment of guaranteed issue. With New York Life, the first year is guaranteed issue to all, and those that enroll have an additional three year window after to increase their coverage for themselves and their family members with no evidence of insurability.
- 3) Aflac does not pay a dividend (non-participating), thus there is very minimal cash value and their policies never get "paid up" and must be paid forever. New York Life does pay a dividend (participating) and based on our dividend scale policies will be "paid up" in the future if the employee desires to stop paying when eligible.

MetLife and Colonial do not offer Whole Life through the worksite, only Universal Life which will rise in premium cost during an employee's retirement years as interest rates go up; that's the nature of Universal Life, unfortunately. New York Life's rates, however, are locked in and guaranteed for life to never change. Our portable coverage will ensure that all enrolled members of Black Horse Pike School District, and their family members, will have permanent cash value building coverage forever.

We've had over 25% participation (one out of four staff members enrolled) most recently at West Deptford School District, Runnemede School District, Gloucester TWP School District, Pleasantville School District, and are currently underway with both Monroe TWP, and Winslow TWP school districts. We would love to add this tremendous valuable option to your employees as well. This program does not cost Black Horse Pike School District anything to offer this important option up through payroll deduction. Premiums are 100% funded by enrolled employees. Thank you again for your consideration.

Sincerely,



National Quality Award  
 Centurian Award

Licensed Agent  
 New York Life Insurance Company  
 New York Life Insurance and Annuity Corporation  
 (A Delaware Corporation), New York, NY

Registered Representative offering  
 securities through NYLIFE Securities LLC  
 Member FINRA/SIPC  
 A Licensed Insurance Agency  
 100 Witmer Road, Ste 100  
 Horsham, PA 19044  
 215 441 3240



The Company You Keep®

## Black Horse Pike Public School District

is making available through New York Life Insurance Company an offer of **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.

### \*Enrollment Dates To Be Announced\*

- **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
- **Permanent & Portable** Continue and keep your policy if you ever leave or retire
- **Your Premium Will Never Increase; Payroll Deducted**
- **Flexible** Choose anywhere from \$5,000 - \$100,000, 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**

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Source: Individual third-party ratings reports. New York Life Insurance Company as of 2/3/2014.

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.