

Financial Professional

Are you a leader who has the following traits?

- Competitive
- Entrepreneurial
- Coachable
- Communicative
- Self-disciplined
- Authentic

If the answer is yes, consider becoming an insurance agent to drive positive impact in the lives of families every day. At New York Life, you're in control of your career journey. Backed by a Fortune 100 company that is a leader in the financial services industry, New York Life will invest in you from the start, training you in valuable skills such as marketing, customer relationship management (CRM) and communication, and providing you with a development team and sales support to guide your success.

What we're looking for...

We're looking for people who want to make a lasting impact on the financial well-being of individuals, families, and small businesses. This is not just a sales job—it's a career with purpose and opportunity. You'll provide peace of mind to your clients while helping them navigate challenges that many of them find complex and confusing, such as preparing for retirement and saving for college. As an insurance agent, you will have the opportunity to see the positive impact of your work for years to come. You will grow personally and professionally along with your clients.

What we offer...

Training and development

We'll equip and train you with a multifaceted approach that includes an industry-leading learning platform, personalized coaching from dedicated training professionals, and the ability to obtain industry professional designations. We are so committed to training that we'll subsidize it in your first two years, providing you with additional funds to help keep you on your feet while you complete our training program and grow your business. You'll also get rewarded and acknowledged with sales incentives and professional-development trips for our top-performing insurance agents.

Digital tools

Beyond this training and support, New York Life will equip you with the tools you need to succeed day-to-day, including experts on hand to answer your questions and a suite of digital sales, prospecting, and marketing tools that will help you attract and retain your clients with web, social, and email content.

Products and solutions

Together with its subsidiaries, New York Life provides a range of products, including life insurance, annuities, long-term care insurance, disability income insurance, and investment products such as mutual funds¹ through our broker-dealer arm, NYLIFE Securities LLC (member of FINRA and SIPC), a Licensed Insurance Agency, ensuring that the solutions you develop with your clients can help them and their families achieve their financial goals. You'll also be able to specialize and gain expertise in different areas, such as by becoming a financial advisor with Eagle Strategies LLC, our investment advisory division, to offer wealth management and advisory services,² estate planning strategies, and business solutions.

Human guidance

When you join New York Life, you're joining a strong team with peer-to-peer support options like study groups, mentorship, and other opportunities to engage with your fellow insurance agents.



How we will compensate you.

You have the power to determine your own income with our commission-based compensation. In 2022, the average income of our agents under the N8 and N9 Agent's Contract who met annual minimum sales production requirements was \$115,917.³ Individual agent performance will determine your income. Benefits include medical, dental, vision, life, and disability insurance, as well as a 401(k) and pension.⁴

About New York Life...

New York Life is a Fortune 100 company with a long history of doing good. We have been in business for over 175 years, helping generations of Americans protect their families and attain their financial goals. As a mutual company, we are accountable only to our policyholders, not to Wall Street or outside investors. We are focused on the long-term success of our clients.

Awards & Accolades...

We're proud of our financial strength.⁵

- A++ Superior (A.M. Best)
- AAA Exceptionally Strong (Fitch)
- Aaa Exceptional (Moody's)
- AA+ Very Strong (Standard & Poor's)

- 1. Offered by properly licensed registered representatives through NYLIFE Securities (member FINRA/SIPC), a Licensed Insurance Agency and a New York Life company.*
- 2. Wealth management and advisory services offered by Financial Advisors of Eagle Strategies LLC, a Registered Investment Adviser and a New York Life company. Qualification requirements include but are not limited to applicable FINRA general securities, agent state law, investment advisory licenses, compliance history, production standards, and required training. Requirements are subject to change.*
- 3. Based on 2022 company data for 7,603 agents operating under our N9 and N8 Agent's Contracts in all states, without persistency bonus, who were active as of December 31, 2022. N9 is the current contract for new financial professionals. N8 contracts were issued to new financial professionals prior to April 2004. Contracts determine your compensation and benefits. Sales production requirements are determined annually by the company. Historical agent incomes are provided for informational purposes only. Agent income is not guaranteed. Income is dependent upon the sales of each agent. Agent compensation is commission-based and determined through the ledger process. Overall compensation includes positive income credits for commissions based on actual sales and certain allowances or incentives, if eligible, based upon persistency and production, as well as debits associated with commission reversals, authorized expenses, and other items. Each credit and debit posted to the Agent's Ledger is part of determining the agent's compensation and no individual credit posted to the ledger is earned until the ledger reconciliation process is complete. Agents receive payments equal to the positive balance on the Agent's Ledger after the credits and debits are applied.*
- 4. This is necessarily brief and provides only general descriptions of the benefits available to eligible agents under the applicable plans. Specific terms, such as eligibility and benefits, are determined only by the terms and conditions contained in the relevant plan documents. In the event of any conflict between the information herein and the provisions of the plan documents, the plan documents will govern. The company reserves the right to amend or terminate the benefit plans described herein at any time for any reason.*
- 5. New York Life Insurance Company continues to receive the highest financial strength ratings currently awarded to any life insurer in the U.S. from all four major rating agencies. Source: Individual Third-Party Ratings Reports: A.M. Best A++, Fitch Ratings AAA, Moody's Aaa, and Standard & Poor's AA+ (as of 10/18/2022). The ratings do not apply to investment products as they are subject to market risk and will fluctuate in value.*
- 6. A full list of our awards is available here: <https://www.newyorklife.com/newsroom/our-awards-and-recognition>*
- 7. All figures reflect the consolidated results of New York Life Insurance Company and its domestic insurance subsidiaries, including New York Life Insurance and Annuity Corporation, for the 12 months ending December 31, 2022.*
- 8. This reflects the consolidated results of New York Life Insurance Company (NYLIC) and its domestic insurance subsidiaries, including New York Life Insurance and Annuity Corporation (NYLIAC), for the 12 months ending December 31, 2022. Individual life insurance in force is the total face amount of individual life insurance contracts (term, whole, and universal life) outstanding for NYLIC and its domestic insurance subsidiaries at a given time. The company's individual life insurance in force totaled \$1,166.01 billion at December 31, 2022 (including \$180.61 billion for NYLIAC). Intercompany transactions have been eliminated in consolidation.*

New York Life is an Equal Opportunity Employer – M/F/Veteran/Disability/Sexual Orientation/Gender Identity

We're proud of the training we offer.⁶

- Training Magazine's APEX Award for 2022

We're proud to be recognized by organizations that also value diversity.

- Human Rights Campaign: 2022 Corporate Equality Index
- Forbes 2022: America's Best Employers for Diversity
- Latino Leaders 2022 Best Companies for Latinos to Work For

We're proud of the help we've provided and continue to provide our clients.⁷

- **5.3 million LIVES PROTECTED.** Includes all owners of individual life insurance and annuity policies
- **\$579 million LIFETIME ANNUITY INCOME PAID.** Includes all payouts on individual income annuity products.
- **\$4.5 billion IN LIVING BENEFITS AWARDED.** Includes life and annuity cash value accumulation and qualifying policy dividends paid. Dividends are not guaranteed.
- **Over \$1.2 trillion LIFE INSURANCE PROTECTION IN FORCE.** Includes term, whole, and universal life.⁸