



Get Started

MORE THAN LIFE INSURANCE

Trusted guidance for life's biggest moments

When protection meets planning, you're ready for anything.

Get started now



One-on-one guidance to help you protect what you have while growing more

Working with us means never having to make financial decisions alone. We connect you with an agent in your community—someone who understands your needs and priorities. Together, you'll find the right approach to protect your family and help them prosper.



Financial expertise, human connection
We have 12,000+ agents around the country, and you can choose the one who'll be dedicated to addressing your unique needs



Comprehensive, customized solutions
We offer best-in-class products and solutions that adapt to your changing needs to help grow your financial security and your peace of mind



A commitment to doing what's right
For 180+ years, through financial ups and downs, we've remained accountable to our policy owners while upholding our values of diversity, responsibility, and service

See how we can help

Find an agent

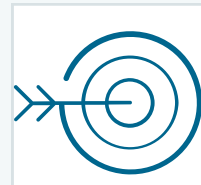
Our agents provide life insurance and solutions to many other needs

Whether you're just starting to think about your financial future or managing a complex situation, we tailor our flexible solutions to your needs. We explain our offerings in plain language and help you create customized solutions to meet your needs and budget.



Protect your family financially

See insurance →



Grow your savings and wealth

See investments →



Prepare for retirement income needs

See retirement →



Get financial or business guidance

See advisory services →

FINANCIAL EDUCATION & TOOLS

Plan with confidence, your way

Financial calculators



Living expenses



Retirement savings



College savings



Long-term care costs

Articles and guides



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Guide to life insurance policy types

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We've been in the business of doing good since 1845

From fulfilling our promises to responsible investing to community engagement, everything we do is for the good of our customers, our employees, and the communities we serve.



Mutuality means a commitment to you

As the largest mutual insurer in the U.S., we operate for the benefit of policy owners¹, including paying them \$2.5 billion dividends in 2025 alone²

A history of financial strength

We have the highest financial strength ratings of all four major ratings agencies, based on our years of keeping promises to policy owners³

Dedicated to making a difference

We're on a mission to make our world a better place to live, contributing 175,000+ volunteer hours and more than \$32.5 million in charitable donations in a single year⁴

A diverse company to serve all

With a workforce that's more than one-half female and one-third people of color, we reflect the communities we serve and are prepared to help each and every family⁴

Learn more about New York Life

We support communities and help bring people together

At New York Life, we go above and beyond every day to help individuals, families, and communities thrive.



PHILANTHROPY

Life-changing grant opportunities

The New York Life Foundation is dedicated to engaging with the communities where we live and work. We support our agents and employees with local and national grant opportunities that fit their philanthropic passions – including educational enhancement, childhood bereavement, grassroots community efforts, and workplace initiatives.

Learn more →



SERIES

Kai's Journey - Lost in the Middle

For Kai and his friends, grief and loss are lifelong journeys. The same goes for real children and their families - it doesn't just end when the book ends. That's why we've expanded the series with our newest book, Lost in the Middle, a graphic novel for middle schoolers.

Download and learn more →

¹New York Life is the Largest Mutual Insurer in the U.S.: Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)," Fortune magazine, 6/2/2025. For methodology, see: <https://fortune.com/company/new-york-life-insurance/>

²Dividends are paid on participating policies and are based on the policy's applicable dividend scale, which is neither guaranteed nor an estimate of future performance results.

³"The highest ratings currently awarded" refers to the highest rating currently awarded to any U.S. life insurer, specifically: AM Best A++ (as of 7/3/2024), Fitch Ratings AAA (as of 5/12/25), Moody's Aa1 (as of 6/12/2025), and Standard & Poors AA+ (as of 6/3/2024). Source: third-party reports. Learn more: <https://www.newyorklife.com/about/our-strength/what-rating-agencies-say>

⁴Stated figures are as of June 2025.

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NEW YORK LIFE

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Start a claim
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Life insurance
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Whole life insurance
Long-term care insurance
Individual disability insurance
Investments
Annuities
529 college savings plans
Wealth management
Estate planning
Small business

INSTITUTIONAL & EMPLOYER SOLUTIONS

Medium term notes
Pension risk transfer
Stable value investments
Bank and corporate-owned life insurance
Group insurance solutions for employers
Group insurance solutions for associations
Investments

INSTITUTIONAL BUSINESSES

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New York Life Direct
Group Membership Association Division
Institutional Annuities
Institutional Life
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