

# Zurich Life Insurance Company of New York

By choosing Zurich Life Insurance Company of New York, you will get a company that is part of a worldwide leader in financial services. You will receive exceptional value and superior customer service.

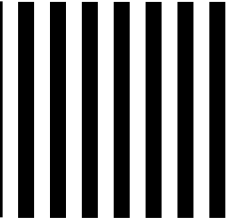
Available through



Zurich Life Insurance Company of New York  
Administrative Office:  
1600 McConnor Parkway  
Schaumburg, IL 60196-6801



NO POSTAGE  
NECESSARY IF  
MAILED IN THE  
UNITED STATES



Zurich  
*TeleLife*<sup>®</sup>

**BUSINESS REPLY MAIL**

POSTAGE WILL BE PAID BY ADDRESSEE

# Zurich Life Insurance Company of New York

Yes, I would like to receive a no-obligation quotation for affordable term life insurance.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Day telephone #: \_\_\_\_\_

Best time to call: \_\_\_\_\_

Sex:  M  F Age: \_\_\_\_\_

Have you used tobacco of any kind...

in the last 36 months?  Yes  No

in the last 60 months?  Yes  No

I am interested in the following death benefit amount: \$ \_\_\_\_\_

I am interested in the following term duration plans.

5-year  10-year  15-year

20-year  30-year

**Do not detach this reply card.  
Simply fold, seal, and mail.**

*Zurich's TeleLife® is the most convenient way to buy quality, low-cost term life insurance*

## the concept

Zurich Life offers an easier, simpler way for you to acquire the life insurance protection you need at a cost you can afford. We call it TeleLife— the easiest, most convenient way to buy quality, low-cost life insurance.

## the process

*Zurich's TeleLife® 1...2...3*

1. A licensed life representative takes basic information by telephone or in person. *(About 10 minutes)*
2. Within a few days, a TeleLife representative calls you to take the rest of the information needed for your application and to make an appointment for a brief paramedical visit at a convenient time and location. *(About 15 minutes)*
3. The authorized paramed will visit you to obtain a signature on the application, acquire urine and blood samples and collect any other required information and forms. *(About 25 minutes)*

## the need

The amount of life insurance you require will be different from that of others, according to who depends on you. Generally, it takes about \$100,000 of coverage to replace \$10,000 of annual income for an indefinite time.

If you have dependent children, you probably need a policy for about 10 times the amount of your annual income. If you do not have dependent children, five times your income may be sufficient.

*Example:* Mike is age 38 and Joan is 36. Their children are 10 and 12. Mike earns \$30,000 a year and Joan makes \$35,000. A \$300,000 policy on Mike and a \$350,000 policy on Joan would help the family continue their current lifestyle if either died before the children were grown. Mike and Joan should periodically review their circumstances to determine future life insurance needs.

*For more details about Zurich Life Insurance Company of New York insurance plans that are just as exciting and streamlined as the TeleLife process, contact your authorized representative.*

### Certain-T New York 10 Sample Level Monthly and Annual Premiums \$250,000 Death Benefit, 10-Year, Premier Non-Tobacco Rate Class

Issue Age	Male		Female	
	Monthly	Annual	Monthly	Annual
35	\$10.22	\$117.50	\$9.35	\$107.50
40	12.40	142.50	11.31	130.00
45	18.71	215.00	16.10	185.00
50	26.32	302.50	21.32	245.00

Certain -T NY 10-year is non-participating term life insurance to age 80, policy form ZNY-001, underwritten by Zurich Life Insurance Company of New York, New York, NY, Administrative Office: Schaumburg, IL, 60196-6801. Non-tobacco means no tobacco use of any kind in the past 60 months for Premier, 36 months for Preferred, Select and Standard. Premiums include the annual policy fee: \$60 for face amounts up to \$249,999, \$50 for \$250,000+, \$54 and \$45 respectively for companion policies. Suicide and other limits may apply. Policy available in New York only.

**It's simple. It's easy.  
It's TeleLife.®**