

FAQ: The stuff you want to know.

You've got questions. We've got answers. If you don't find what you're looking for here, one of our recruiters will be glad to help out. They may even buy you lunch.

Is this a sales position?

Yes. Insurance and financial professionals¹ at New York Life sell products that help our clients protect their families and prepare for the future. Once you've established yourself there are opportunities to move into management, recruiting, operations, and other areas. Your growth is important to our growth.

What's the salary?

This is a commission-based career that puts you in charge of how much you make. At first this can be challenging, but if you've got the drive, you'll soon learn that it's very empowering.

Ask yourself, "How much do I need to earn in the first year to make this a viable career choice?" Be realistic. Know that over time your income may increase because you will make more connections, more sales, and benefit from previous sales. Ask your recruiter for more information.

Is there any financial help at the beginning?

You may be eligible to participate in our training subsidy program in your first three years. This is designed to help you get started in your new career, and provide necessary income while you're training and making your first sales. If this is the right career for you, we'll help you succeed.

I've never sold insurance and financial products before. Will I be trained?

Don't worry. You've got this. Because we provide some of the best training in the industry. You'll learn in the classroom, online, and in the field. You'll also have access to mentors and managers who want to help you succeed.

And you don't have to have a degree in business or finance. Some of our best insurance and financial professionals were teachers, in the military, or even doctors.

¹ Insurance and financial professionals are agents of New York Life Insurance Company.



Is it just life insurance?

We offer a full range of insurance and financial products that provide insurance protection, retirement preparation, and overall financial strategies. We are #80 on the *Fortune* 500*, offer a variety of financial products and services, operate an extensive network of subsidiaries, but we remain focused on the local people and communities that we serve.

Will I get a list of leads?

You don't need us to give you a list. You're more connected than you think. In fact, you might want to update your status to "Checking out new jobs at New York Life" right now. We'll give you the tools to turn your connections into a thriving business.

Am I assigned a territory?

No, you can build your business anyway you see fit, as long as you are licensed in the state and follow company policies—we'll help you with that. You can work wherever you want, with whoever you want. You even have the option to get licensed in all 50 states.

Do I have to sell to family and friends?

You don't have to, but when you're starting out your personal network can be a surprisingly helpful source of clients and referrals. Your extended social circle is full of people looking for insurance protection, retirement preparation, and overall financial strategies. Social media makes it easier than ever to establish yourself and build a book of business.

Got more?

The best way to get your questions answered is to ask. Talk to a local New York Life recruiter or visit <http://www.newyorklife.com/careers/sales-careers>.

* *Fortune* magazine, June 15, 2015. See <http://fortune.com/fortune500>.

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