

Provide the financial protection your family will count on.

Term life insurance from New York Life Group Benefit Solutions.



At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial protection they'll need if you pass away? NYL GBS Term Life insurance can help offer you the peace of mind that your family will not suffer an undue financial burden during a time that's already difficult enough.

Why is life insurance important?

NYL GBS Term Life insurance can provide your loved ones with financial security if you're no longer there to support them. It can help pay for:



Daily living expenses



The mortgage and other debts



Your children's education



Your spouse's retirement

Who's eligible and how much coverage can I buy?

All active, Full-time Employees of the Employer regularly working a minimum of 20 hours per week.

Employee

- › Plan A: Elect up to 2 times your salary to a maximum of \$2,000,000
- › Plan B: \$50,000
- › Maximum benefit amount of \$2,000,000
- › Guaranteed issue amount of \$2,000,000



› **Even if you already have some life insurance, is it enough?** Use our insurance needs calculator at nyl.com/life to help you find out how much you might need.

What features are included with my coverage?

Your NYL GBS Term Life insurance includes additional benefits that help protect your coverage and provide access to value add programs* which are available to you and your family from day one.

My Secure Advantage

- › Identity theft prevention and fraud resolution services.
- › 30-days of prepaid expert money-coaching for all types of financial planning and challenges.
- › Online tools for state-specific wills and other important legal documents.

If I sign-up, how does it work?

- › After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact your Human Resources representative to review the Term Life Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

Or for more information, call 888.869.2738 to speak with a member of your Human Resources team.

New York Life Group Benefit Solutions products and services are provided exclusively by or through Life Insurance Company of North America or New York Life Group Insurance Company of NY and are responsible for their own financial condition and contractual obligations.

* These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.

New York Life Insurance Company

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