

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?

All active full time Corporate Employees of the Employer regularly working a minimum of 30 hours per week are eligible for coverage.

Employee

- › Benefit amount: \$50,000
- › Maximum benefit amount of \$50,000
- › Guaranteed issue amount of \$50,000



GROUP BENEFIT
SOLUTIONS

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.

Waiver of premium

- › Waiver of Premium – If you become Disabled prior to age 60, and you remain Disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are Disabled.

Accelerated death benefit

- › If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for Terminal Illness provides up to: \$25,000.

NYL GBS Life Assistance Program

- › Telephonic clinical and work/life support.
- › Up to 3 face-to-face counseling visits.
- › Referrals for community services.
- › Free 30-minute financial and legal consultations.
- › Educational resources and webinars.

NYL GBS Survivor Assurance

- › Free interest-bearing account for claim payments of \$5,000 or more.
- › Access for beneficiaries to NYL GBS Life Assistance Program and My Secure Advantage.

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.

How does it work?

- › If you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Contact benefits@artech.com to review the Term Life Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

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

51 Madison Avenue
New York, NY 10010

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