

Plan for your future.

Enroll in New York Life Group Benefit Solutions Term Life insurance today.



At New York Life Group Benefit Solutions (NYL GBS), we understand that life insurance needs vary by individual circumstances. And, even though life insurance coverage is a topic many of us don't like to talk about – the reality is, having the right amount of coverage is important should you or a family member pass away prematurely. NYL GBS Term Life insurance can help provide your family with additional financial support to cover current and future living expenses.

Why should you consider enrolling?

- **Take advantage of group rates.** Enrolling in life insurance through your employer offers you the ability to buy coverage at a cheaper rate than if you purchased coverage on your own.
- **Cost savings opportunity.** Typically, premiums are lower when you buy life insurance at a younger age – and are a great opportunity to begin building the coverage you'll want later on.
- **Guaranteed issue.** By enrolling in life insurance through your employer, you're being offered a certain amount of coverage without the need to answer any medical questions.
- **Payroll deduction.** The convenience of payroll deduction is something you'll only find with group insurance coverage. Unlike purchasing life insurance on your own, there's no need to make a separate monthly payment.

And that's not all. We offer real value to you and your family from day one. Whether you're healthy, sick, injured, facing a life-changing event or financial challenges – NYL GBS is here to provide assistance and support. With your NYL GBS plan, you and your household members have access to a suite of programs and services for use at any time at no additional cost.*

* These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available in NY. 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.

Product availability may vary by location, plan type and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. Refer to your benefit summary for costs and complete details of coverage.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

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GROUP BENEFIT
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