



Plan for your future.

Term Life Insurance from New York Life Group Benefit Solutions.

Help protect against the unexpected. With NYL GBS Term Life insurance, you can do just that – give yourself and your family financial protection and peace of mind, if something were to happen to you.

NYL GBS Term Life insurance can provide your family with additional financial resources if you should pass away prematurely.* It can help your family:

- Cover final expenses
- Cover your family's living expenses
- Pay off your mortgage and other debts
- Take care of your children's education

Life insurance is an important part of your family's financial plan, especially during a time that could be difficult enough without added financial stress.

How much life insurance should you buy?

Many factors need to be considered, including:

- The financial support your family will lose if you're gone
- Costs associated with final expenses, child care and education
- Debts, such as unpaid mortgage, credit cards and other loans
- Your spouse's retirement needs

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

How does it work?

- Once you select a coverage amount and enroll in term life insurance, pending approval if needed, you'll pay for your selected coverage amount through convenient payroll deductions.
- You'll be covered for a specific period of time, or "term."
- If you pass away during the term, the beneficiary you designate will receive a payment for a covered claim. Please be sure to let your beneficiary know you've designated them, so they can submit a claim for the life insurance.

Value-added programs and services

Group Benefit Solutions is dedicated to helping you navigate the unexpected, through issues large and small. Whatever life brings – whether you're healthy, sick, injured, facing a life-changing event or financial challenges – we can help in a variety of ways. Your term life insurance plan connects you and your family to a suite of programs and services for use at any time at no additional cost.**



GROUP BENEFIT
SOLUTIONS

How to file a claim

Claims should be reported within a month of the date of loss or as soon as reasonably possible. Claims can be reported by one of the following methods:



Phone

Call toll-free **(800) 362-4462** between 7:00 am and 7:00 pm, CST. A representative will walk you through the process.



Online

Fill out a claim form online at nyl.com/customer-forms

- Review the notices, including any notice specific to your state, and click "I agree"
- Follow the simple steps to complete your form and submit



Fax, email or mail

Blank/fillable claim forms can be found online at nyl.com/customer-forms

- Download, print, complete, sign your claim form and send via fax, email or mail
 - **Fax** documents to **(877) 300-6770**
 - **Email** scanned documents to Claims.Pghlif2@newyorklife.com
 - **Mail** documents to
New York Life Insurance Company
Group Benefit Solutions
Life and Accident Claim Services
P.O. Box 22328
Pittsburgh, PA 15222-0328

Information you'll need

Make sure you have this information handy in case you need it.

- All beneficiary designations on file
- Assignments, court orders or any other documents that may affect payment
- Copy of the death certificate
- Information you saved from when you enrolled
- Police or medical examiner report, if available/applicable

* See your plan materials for details, as exceptions may apply.

** 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.

Products available through one or more carriers not affiliated with New York Life Insurance Company, dependent on carrier authorization and product availability in your state or locality.

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.

New York Life Insurance Company

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