

When was the last time you thought about protecting your family?



It's time. Enrollment is coming.

If you're like most people, you don't want to think about life insurance. But avoiding it could impact the financial security and well-being of your family if you pass prematurely.

Help protect your loved ones and give everyone some peace of mind, including you. Consider your need for life insurance when you enroll in your company benefit plan this year.



Go to nyl.com/life to learn more about life insurance including estimating how much coverage you may need and the cost.

Follow these instructions to enroll:

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 benefits summary for cost and coverage details.

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. Policy forms: Term Life -TL-004700 et al.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

930055 c 0523 SMRU 5702624.1 Exp. Date 05.24.2025



GROUP BENEFIT
SOLUTIONS

Help protect the people who rely on you every day.



Help them recover and stay secure.

Many people do not save enough money to cover an unexpected expense and may have a gap in the amount of life insurance coverage they need. Half of Americans are not financially prepared to handle the death of the primary wage earner and would experience financial hardship within six months.*

This year, make it a point to review or modify your current life insurance coverage and help protect the people who count on you. The right life insurance plan can provide the help your loved ones need to recover after you're gone.

Help to pay for financial expenses – from final expenses to ongoing monthly bills to funding long-term goals like college education and retirement.

Help to emotionally cope with their new normal – including complementary counseling services, financial planning and legal consultations.

*LIMRA, 2022 Insurance Barometer Study, 2022.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

Policy forms: GUL - XX-603404 et al.; Term Life - TL-004700 et al.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

930056 b 0423 SMRU 5675826.1 Exp. Date 05.09.2025



To learn more about life insurance including estimating how much coverage you may need and the cost, visit nyl.com/life.

Follow these instructions to enroll:

Think you can't afford life insurance?



It's probably a lot less than you expect when you enroll through group insurance.

When asked to estimate the cost of life insurance, most people think it's two to three times higher than it really is. And millennials overestimated the cost by five times more than actual cost.*

Your employer is providing the opportunity for you to enroll in life insurance coverage from New York Life Group Benefit Solutions. Whether you're 25 or 55, life insurance can help relieve your loved ones of unnecessary financial burden should you pass away prematurely. They can use proceeds from the insurance policy to help pay off student loans, car loans, mortgages, and credit card debt.



Go to nyl.com/life to learn more about life insurance including estimating how much coverage you may need and the cost.

Follow these instructions to enroll:

*LIMRA, 2022 Insurance Barometer Study, 2022.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

Policy forms: Term Life - TL-004700 et al.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

© 2023, New York Life Insurance Company. All rights reserved. NEWYORK LIFE, and the NEWYORK LIFE Box Logo are trademarks of New York Life Insurance Company. 930057 b 0523 SMRU 5669574.1 Exp. Date 05.04.2025

Why buying life insurance at work makes sense.

Hint: it's easy and can save you money.



Looking to buy life insurance – or supplement an existing policy? Shopping at work may be the way to get a great deal. Here's why.

Take advantage of group rates. Enrolling in life insurance through your employer could offer 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 is 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 monthly payment.



To learn more about life insurance including estimating how much coverage you may need and the cost, visit nyl.com/life.

Follow these instructions to enroll:

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

Policy forms: Term Life - TL-004700 et al.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

930058 b 0523 SMRU 5669556.1 Exp. Date 05.04.2025



GROUP BENEFIT
SOLUTIONS

Are you due for a life insurance checkup?



Use this checklist to find out.

In the last 12 months, did you make any of these life changes?

- I got married or divorced this year
- I purchased a home
- I added another dependent to my family
- I paid off my home
- I started a new job
- My child graduated college and moved out

If so, it's time to re-evaluate your life insurance needs as you may need to increase or decrease your coverage options to meet your new life stage.



To learn more about life insurance including estimating how much coverage you may need and the cost, visit: nyl.com/life.

Follow these instructions to enroll:

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

930074 b 0423 SMRU 5675836.1 Exp. Date 05.09.2025



GROUP BENEFIT
SOLUTIONS

Does my spouse/ partner need life insurance, too?



Yes! You need to protect each other.

Whether your spouse/partner works inside or outside the home, you both need the financial security that life insurance provides. Why? Because you each contribute to the household in your own way, and if one of you were to pass prematurely, it could create a burden for your loved ones.

How would you replace lost income? If your spouse provides childcare, how would you manage if they were gone? If your spouse does all the home and car maintenance and they pass, how will you keep the household running?

Bottom line, you depend on each other. That means you need life insurance to protect your finances and the way of life you've built together – to provide peace of mind for everyone.



Go to nyl.com/life to learn more about life insurance including estimating how much coverage you may need and the cost.

Follow these instructions to enroll:

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. For costs and complete details of coverage, please refer to your benefit plan summary.

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. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

930075 b 0523 SMRU 5702602.1 Exp. Date 05.25.2025



GROUP BENEFIT
SOLUTIONS