Financial security your family can count on

New York Life Group Benefit Solutions Basic Term Life Insurance.

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 security they'll need if you pass away? NYL GBS Term Life insurance can help offer you peace of mind that your family will not face a financial burden.

Who's eligible?
Class 1a: All active, Full-Time Non-Union Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or legal residents of the United States.

Employee

- 1.5 times your Annual Compensation
- Maximum benefit amount of $750,000
- Guaranteed issue amount of the lesser of 1.5 Times Annual Compensation or $750,000

Benefit reduction schedule: If you are still employed, your benefits will reduce to 65% at age 70, 45% at age 75 and 30% at age 80. Your premiums will also reduce to match your benefits.

What benefits are offered as part of my coverage?

Your basic term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

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: Employee: 75% of your term life insurance coverage amount or $562,500, combined with voluntary term life insurance, whichever is less.

What features are included with my coverage?

Your basic term life insurance may include access to a suite of programs[2] and services, available on your first day of coverage.

Employee Assistance & Wellness Support[1]

Access to 24/7 emotional support for you and/or family members at no additional cost.

Survivor Assurance[2]

An interest-bearing account for beneficiary payments of $5,000 or more.

Financial, Legal & Estate Support[1]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

How does it work?

If you pass away, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.

Contact Empyrean to review the term life benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

or for more information, call (877) 878-9898 to speak with Empyrean/ visit https://compass.empyreanbenefits.com/gec.

[1] 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. Some service available at the option of employer for an additional cost. 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

[2] The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

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.

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

New York Life Insurance Company

51 Madison Avenue, New York, NY 10010

Financial security your family can count on

New York Life Group Benefit Solutions Voluntary Term Life Insurance.

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 peace of mind knowing that your family's financial security can be more protected, so they can worry less about unexpected financial burdens at a difficult time. Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Who's eligible and how much coverage can I buy?
Class 1a: All active, Full-Time Non-Union Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or legal residents of the United States.

Employee

- Elect up to 1, 2, 3, 4, 5, 6 or 7 times your Annual Compensation
- Maximum benefit amount of $3,000,000
- Guaranteed issue amount of the lesser of 2 Times Annual Compensation or $500,000

Spouse/Domestic Partner†

- Benefit amounts available in units of $25,000
- Maximum benefit amount of $500,000*
- Guaranteed issue amount of $50,000

*Not to exceed 100% of the employee combined basic and voluntary benefit

Children

- Benefit amounts available:
  Option 1: $5,000
  Option 2: $10,000
  Option 3: $25,000
- Maximum benefit amount of $25,000
- Guaranteed issue for all amounts

Benefit reduction schedule: If you are still employed, your benefits and your spouse's benefits will reduce to 65% at age 70, 45% at age 75 and 30% at age 80. Your premiums will also reduce to match your benefits. Spouse reductions are based on spouse age.

What benefits are offered as part of my coverage?
Your voluntary term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Coverage may also be continued for your spouse/children. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

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: Employee: 75% of your term life insurance coverage amount or $1,000,000, combined with basic term life insurance, whichever is less.

What features are included with my coverage?
Your voluntary term life insurance may include access to a suite of programs[2] and services, available on your first day of coverage.

Employee Assistance &= Wellness Support[1]

Access to 24/7 emotional support for you and/or family members at no additional cost.

Survivor Assurance[2]

An interest-bearing account for beneficiary payments of $5,000 or more.

Financial, Legal & Estate Support[1]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

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.

Contact Empyrean to review the term life benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

or for more information, call (877) 878-9898 to speak with Empyrean/ visit https://compass.empyreanbenefits.com/gec.

† Domestic Partner is defined in the Group Policy. For purposes of this brochure, wherever the term Spouse appears, it shall also include Domestic Partner registered= under any state which legally recognizes Domestic Partnerships or Civil Unions. Additional information is available from your Benefit Services Representative.

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New York Life Insurance Company
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Be prepared for the unexpected.

New York Life Group Benefit Solutions Basic Accidental Death and Dismemberment Insurance.

Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental death and dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family financial security and peace of mind at a time when you may need it most.

Who's eligible?
Class 1a: All active, Full-Time Non-Union Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or legal residents of the United States.

Employee

- 1.5 times your Annual Compensation
- Maximum benefit amount of $750,000

Benefit reduction schedule: If you are still employed, your benefits will reduce to 65% at age 70, 45% at age 75 and 30% at age 80. Your premiums will also reduce to match your benefits.

- **Nearly 2/3** of Americans live paycheck to paycheck.[1]
- Accidents are the **4th leading** cause of death in the U.S.[2]

What features are included with my coverage?
Your basic AD&D insurance may include access to a suite of programs[1] and services, available on your first day of coverage.

Employee Assistance & Wellness Support[1]

Access to 24/7 emotional support for you and/or family members at no additional cost.

Secure Travel[2]

Offers emergency travel assistance, emergency medical transportation and pre-trip planning information and resources with service available 24/7/365.

Financial, Legal & Estate Support[1]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

Survivor Assurance[3]

An interest-bearing account for beneficiary payments of $5,000 or more.

How does it work?

- If you are seriously injured or pass away from a covered accident, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.
- However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

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[2] NYL GBS Secure Travel is provided under a contract with Garda World Security Corporation and their subsidiary, Crisis24, Inc. (collectively, "Crisis24"). Neither Crisis24 nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by Crisis24 are solely responsible for their services. They are not employees or agents of Crisis24 or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. (Policy Forms: GA-00-1000 et al.; BA-01-1000 et al.) Medical evacuation and repatriation services must be arranged by Crisis24 and customers must call Crisis24 to access the benefits and services of the program. All other services are provided by Crisis24 and are subject to the terms of the service agreement. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

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Employee

- Elect up to 1, 2, 3, 4, 5, 6 or 7 times your Annual Compensation
- Maximum benefit amount of the lesser of 7 Times Annual Compensation or $3,000,000

Spouse/Domestic Partner†

- Benefit amounts available in units of$25,000
- Maximum benefit amount of $500,000*

*Not to exceed 100% of the employee voluntary benefit

Children

- Benefit amounts available:
  Option 1: $5,000
  Option 2: $10,000 Option 3: $25,000
- Maximum benefit amount of $25,000

Benefit reduction schedule: If you are still employed, your benefits and your spouse's benefits will reduce to 65% at age 70, 45% at age 75 and 30% at age 80. Your premiums will also reduce to match your benefits. Spouse reductions are based on spouse age.

- **Nearly 2/3** of Americans live paycheck to paycheck.[1]
- Accidents are the **4th leading** cause of death in the U.S.[2]

[1] Lending Club, "New Reality Check: The Paycheck-to-Paycheck Report." January 2023
[2] Centers of Disease Control, "Fastats - Leading Cause of Death." December 2022

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

What features are included with my coverage?
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Employee Assistance & Wellness Support[1]

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How does it work?

- After you select a coverage amount and enroll in AD&D insurance from New York Life Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or your beneficiaries will receive a set amount.
- However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
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