



Your employees count
on you, because there are
people who count on them.

Discover the benefits of offering them more.



Affordability and simplicity, backed by the strength of New York Life.

Behind every successful business is vision, commitment, dedication, and talented employees. Great employees can be the difference between meeting your business goals, or falling short; time with your family, or time at your desk.

So, what's the key to cultivating a strong workforce?
Investing in it.

Solutions that offer peace of mind.

Choose from a variety of solutions to offer your employees and their families financial security. One of our professionally trained agents will guide them through the enrollment process, helping them determine which solutions are right for them and how much coverage they need.



Group products

Group Short-Term Disability

Temporary, partial income replacement when employees are unable to work because of illness, injury, or pregnancy.

Group Long-Term Disability

Continued income protection while facilitating return-to-work outcomes whenever possible for employees who are fully or partially unable to work for a longer period of time due to illness or injury.

Group Term Life

Valuable life insurance protection with accidental death and dismemberment coverage also included. Dependent coverage also available.



Individual products

Employee's Whole Life

Permanent, voluntary life insurance protection that stays with your employees even if they change jobs or retire. No medical exams are required, and coverage is also available for spouses, domestic partners, children, and grandchildren.

Underwritten products

With New York Life, your employees have the opportunity to purchase a variety of fully underwritten, voluntary products, and pay for them through the convenience of payroll deduction.





The agent advantage.

It's about personalized service—delivered in-person.

With thousands of highly trained agents, and over 100 General Offices located throughout the United States, New York Life is equipped to provide your employees with the personal attention and quality service they deserve. Employees have a lot to think about when it comes to protecting their families and financial futures. And, while there's plenty of information out there, it can often leave people confused and overwhelmed.

New York Life agents are among the most knowledgeable in the industry. They make it their personal mission to connect with your employees individually, and, in many cases, help them address their financial needs beyond what is being offered at the workplace. This attention to personal, consultative service isn't typical for insurance carriers, but it's who we are as a company.



Six out of 10 people cite lack of information about what or how much insurance to buy as one of their biggest obstacles to purchasing life insurance.¹

¹LIMRA Facts About Life 2016.

Flexibility—even for the smallest of companies.

Because one size doesn't fit all.

Your New York Life agent will work with you to design a benefits package to match your company's benefits strategy and budget. Choose between the following funding options:

Employer-paid

100% of the premium is covered by the employer. These plans are often referred to as traditional "group" insurance, and are usually the most economical choice on a per-employee basis. "Gross-up" plans are also available.²

Voluntary⁴

100% of employee premium is paid by the employee through convenient payroll deduction. Some products, such as Employee's Whole Life and underwritten products offered through NYL-A-PLAN, are only available as voluntary products.

Contributory³

Employers and employees share the cost of the premium. Because of a partial employer contribution, employees are more incentivized to opt into the benefits. Employee contributions are paid through convenient payroll deduction.

Supplemental⁵

Employers can also give employees the opportunity to purchase additional coverage for themselves, or dependent coverage, in addition to their employer-paid benefits.

²Gross-up plans allow employers to include premium in employee's salaries, thus providing tax-free benefits.

³Minimum participation requirement is 75% for contributory plans on groups with 10+ lives; higher participation requirements for groups with 2-9 lives.

⁴Minimum participation requirement is greater of 7 employees or 25% of eligible lives for voluntary plans.

⁵Only available with employer-paid group plans.



Our group products are priced to compete with other major insurance carriers, and available for companies **starting at just two eligible lives.**

Life insurance products

To protect them when they are most vulnerable.

Our individual and group life insurance products offer protection and security to your employees and their loved ones. It can be there to provide a financial safety net, help pay off debts, or cover final expenses should something happen to an employee or a covered family member.

Group Term Life

New York Life Group Term Life provides valuable protection for employees and their beneficiaries. It's an affordable solution to protect your employees and their dependents for as long as they have their job.

Key Features

Flexible benefit schedules of flat face amounts or a multiple of annual earnings

Face amounts up to \$250,000 for qualifying groups

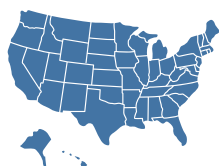
Affordable protection

Dependent coverage available

Accelerated Benefit, which allows a portion of the life benefit to be paid prior to death if the insured has received a diagnosis that expects to result in death within 12 months

Accidental Death & Dismemberment protection, if elected, provides additional benefit upon qualifying injury or death due to an accident

Why is it important to offer life insurance for your employees?



37.5 million American households have no life insurance at all.⁹

⁹Source: LIMRA Facts About Life 2016.

Whole Life

New York Life Employee's Whole Life Insurance¹¹ is an individually owned, permanent life insurance policy. Unlike your company's group term plan, these policies stay with your employees even if they change jobs or retire, for as long as they pay their premiums. When your employees elect to purchase an Employee's Whole Life policy, they'll receive these valuable benefits:

- As a policy owner, employees can continue their coverage when they retire or leave for any reason
- Premiums guaranteed to never increase, regardless of age or medical history
- Coverage available for spouse or domestic partner, children, and grandchildren
- It lets your employees build cash value that can increase over time and that they can borrow against in case of emergencies¹²
- It qualifies to receive dividends, which is an additional advantage over group term policies. Please keep in mind: Dividends are not guaranteed, but we are proud to have consistently paid dividends to our policy owners for more than 170 years

Underwritten Products

No two employees are alike. Whether they're planning for retirement, saving for kids' college, or just starting out, your employees' needs may extend beyond what their benefits package can meet. Our enrollment model, built on personal service, means that your employees have access to a qualified agent who can educate them on additional products, if desired.

Our suite of fully underwritten products can go a long way to provide further peace of mind for your employees and their families. And, what's more, your employees can elect to pay for additional New York Life products through convenient payroll deduction.

¹¹New York Life Employee Whole Life is not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA). The employer does not contribute to or endorse the program. Employee participation is completely voluntary.

¹²Loans against policies accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.



4 in 10 households with children under 18 say they would be in immediate financial trouble if a primary wage earner died today.¹⁰

¹⁰Source: LIMRA Facts About Life 2016.

Income protection for when they need it most.

A disabling illness or injury may be more common than most employees realize. Disability insurance helps to replace a portion of employees' income if they are unable to work for a period of time due to a disabling event.

Key Disability Features

Employer-paid and contributory options available to fit your benefits strategy and budget

Direct access to the claims professional managing the claim for both employer and employees

Claims decisions rendered within three days of receiving all of the information required for processing

Over 200 claims professionals and support staff with disciplinary expertise in medical, vocational, compliance, and other relevant fields

Guaranteed Issue for all timely enrollees⁶

When it comes to disability claims, we're focused on supporting sick or injured people in pursuing their return-to-work options whenever possible, while providing timely benefits to every eligible insured or beneficiary.

⁶Restrictions for benefits related to pre-existing conditions may apply.

Why is it important to offer both short-term and long-term disability coverage?



Over 1 in 4 of today's 20-year-olds will become disabled before reaching their retirement⁷

⁷Social Security Fact Sheet, Social Security Administration, April 2014, <http://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

Group Short-Term Disability

Short-term disability protects your employees from loss of income if they are unable to work due to illness, injury, or pregnancy for a short period of time. It's an important way to provide peace of mind to your employees and their families after a disabling event, so they can maintain a portion of their income while they focus on their recovery.

Key Features

Weekly benefit percentages up to 70% of salary

Benefits up to \$2,000 per week for qualified groups

Benefit durations as long as 52 weeks

Elimination periods beginning at zero days

Maternity covered as any other illness

Group Long-Term Disability

Long-term disability insurance can step in where short-term disability leaves off. Long-term disability policies provide your employees with income replacement when they are unable to work due to illness or injury for an extended period.

Key Features

Monthly benefit percentages up to 66.67% of salary

Benefits up to \$15,000 per month for qualified groups

Benefit durations available to Social Security Normal Retirement Age

Elimination periods from 30 days to 360 days

Social Security application assistance

Vocational rehabilitation services

Rate guarantees up to three years

Work incentive benefits allow for a period of time in which the claimant is able to earn up to 100% of their pre-disability earnings while working part-time



Every 7 seconds, a working-age American suffers a disabling injury or illness⁸

⁸The Council for Disability Awareness, America's Disability Counter, disabilitycounter.org

Why New York Life?

Backed by one of the nation's largest mutual insurance companies

A promise built on a history of strength.

At New York Life, we are committed to conducting business around the core values of financial strength, integrity, and humanity—and to maintaining our mutual status. Our mutuality allows us to focus on just one objective: meeting the needs of policy owners—not shareholders—both now and far into the future.

Superior claims management

We approach every life and disability claim knowing that work and income are an integral part of life for every household.

Our claims management team consists of over 200 claims professionals and support staff with disciplinary expertise in medical, vocational, compliance, and other relevant fields.

We focus our efforts on a positive customer experience, supporting sick or injured people with return-to-work options whenever possible, while providing timely benefits to every eligible insured or beneficiary.

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|-----------------|-----------------------------|--------------------|--------------------|
| A++ | AAA | Aaa | AA+ |
| Superior | Exceptionally Strong | Exceptional | Very Strong |
| A.M. Best | Fitch | Moody's | Standard & Poor's |



Our financial strength ratings are the highest currently awarded to any life insurer from all four major ratings agencies.¹³

¹³Source: Individual agency commentaries as of 8/9/16.



In Oregon, the Group Term Life policy form number is ICC16 EB-Life-P. The Employee's Whole Life policy form number is ICC12-213-52.

The Employee Whole Life and NYL-A-Plan programs are not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA). The employer does not contribute to or endorse these programs, and an employees' purchase of a policy under these programs is completely voluntary and employee-paid.

However, group disability and term life policies discussed herein may be part of a plan subject to ERISA. ERISA imposes certain requirements on plan sponsors and plan fiduciaries, including but not limited to, reporting, disclosure, fiduciary, and claims requirements. You, as the employer, should consult with your tax and legal advisors regarding the applicability of ERISA to any arrangements addressed in this material.

New York Life, its subsidiaries, agents, and employees do not provide legal, tax, or ERISA advice. New York Life, its subsidiaries, agents, and employees are not ERISA fiduciaries with respect to the Employee Whole Life and NYL-A-Plan programs and are not ERISA advice fiduciaries with respect to group disability and term life policies discussed herein.

The tax consequences of benefits paid under this policy may depend on whether the employee pays for the coverage and to what extent the coverage is paid for on a pre- or post-tax basis, among other factors. Certain requirements apply to coverage offered under "cafeteria plans" subject to IRS Section 125, including minimum eligibility and participation requirements. You should discuss with your tax advisor the consequences of buying this policy, including whether premium payments are deductible, the taxability of benefits, and whether you have met all applicable tax requirements. New York Life Insurance Company, its employees, agents, and affiliates cannot provide tax advice.

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