

Introducing **New York Life Employee Benefit Products**

Competitive group benefits for your clients, now available from the company you keep.

The New York Life Worksite team is proud to introduce our new lineup of group benefit products, available for sale by select agents beginning Q4 2016. Visit the Worksite Resource Center on Agency Portal for the latest eligibility information.

Our Expanded Worksite Portfolio



Group Short Term Disability

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



Group Long Term Disability

Continued income protection with a focus on incentivizing return-to-work outcomes for employees who are unable to work due to illness or injury



Group Term Life

Valuable group life protection with accidental death and dismemberment coverage also included



Employee's Whole Life (GI or SI)

Our cornerstone worksite product; permanent, portable, voluntary coverage for employees that stays with them even if they change jobs or retire



Underwritten Products (Through NYL-A-PLAN)

Allows clients to pay for their individual, voluntary New York Life products through the convenience of payroll deduction

Group Program Highlights



Flexible options

Voluntary, contributory and 100% employer-paid options are available, plus flexible plan design for most groups.



Competitive pricing

Priced to compete with other major carriers. Extra pricing consideration when combined with EWL and NYL-A-PLAN.



Quality administration

Online bill-pay for employers. Superior life and disability claims support by our partners at Disability RMS.



Designed for small business

Available for employers with only two eligible lives. First-time buyer options, and low minimum premium to attract small groups.

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Why New York Life Employee Benefit Products?

When choosing the right insurance provider for your business owner clients, there are many different factors to consider. But one thing is for sure—the benefit products you offer must deliver on their promises to the employees and companies who rely on them.



The agent advantage.

As some of the most highly trained insurance professionals in the country, New York Life Agents are among the best positioned to transition worksite opportunities into lifelong client relationships.

With access to a breadth of group and individual solutions, backed by the strength and field operations of New York Life, Agents are capable of meeting a range of employee and business owner needs — far beyond the typical workplace sale.

Why make New York Life Employee Benefit Products part of your worksite practice?

- Easier transition to cross-selling opportunities beyond the initial benefits enrollment
- General Office support and opportunity for Council recognition, plus access to New York Life's expert field partners
- Access to a wider range of products, backed by the strength of one of the nation's largest mutual insurance companies
- Easy to combine with Employee's Whole Life and other voluntary and individual life products

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Compensation Details

- Life and Disability Products are Core Products
- Products weighted at 100%
- First Year and Renewal Commission
- Training Allowance
- Agents' Payroll Taxes
- District Agent Compensation
- Council Credits
- Agent Group Plan

Contact your zone's Business Development Consultant for more details.

