

Competitive group benefits, now available from New York Life.

What's the key to cultivating a strong workforce? Investing in it. Our suite of group and voluntary products help you offer your employees and their families financial security and peace of mind—all backed by one of the nation's largest mutual life insurance companies.

Our products:



Group short term disability.

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



Group long term disability.

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



Group term life.

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



Employee's Whole Life.

Permanent, voluntary life protection that stays with your employees, even if they change jobs or retire. Coverage also available for spouses, children, and grandchildren.



Individual products.*

Employees are provided with access to additional voluntary life insurance offerings that they can pay for through the convenience of payroll deduction.

Group product highlights:



Flexible options.

Voluntary, contributory, and 100% employer-paid options. Flexible options for groups with 10+ lives. Coverage available on groups with two or more eligible lives.



Affordable protection.

Provide peace of mind at a cost that fits your company's benefits strategy and budget. Choose from a variety of voluntary and employer-paid funding options.



Best-in-class claims servicing.

Our claims management team consists of over 200 professionals, including medical and vocational experts. Claims are answered within three days after receipt of all required information.

*Refers to fully underwritten individual products available through NYL-A-Plan.



Why partner with New York Life?

When choosing the right insurance carrier for your company, 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 who rely on them.

Personal service, delivered in person.



New York Life's Career Agency system is what sets us apart from other insurance carriers. As some of the most well-trained, well-supported professionals in the industry, New York Life agents can educate and provide solutions for your employees beyond what's offered in their benefits package.

Your New York Life agent is there to provide the personal attention and quality service your employees deserve.

A promise built on a history of strength.

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

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.

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

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

Contact your New York Life agent for more information, or to request a proposal.

Underwritten by New York Life Insurance Company. 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's 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 employee's 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 sec. 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.

New York Life Insurance Company

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