

Group Disability Insurance

Know the Advantages

Your group disability insurance can offer you more than income protection in case of illness or injury. Here are some of the many advantages unique to this group coverage.

Portability



Group Pricing

Compare rates with those of other policies — you may be able to **save money**.

That's because premiums are set by lifestyle averages of professionals like you.¹



PLUS, unlike some policies, your benefits may be **tax-free**.²

Simplicity

Your group has **already done the research** for you:

Customization

Your group **negotiates** benefits on your behalf based on:

- the type of work you do
- common hazards specific to your work
- factors other policies may exclude



Benefits

Costs

Waiting periods

Add-ons

Trusted carrier



That means less worry — and more confidence that you've got coverage that fits your needs.

Peace of Mind

Your group selected New York Life, an industry leader for more than 175 years, which has the **highest possible financial strength ratings** currently awarded to any U.S. life insurer from all four major credit rating agencies.

A++

A.M. Best

AAA

Fitch

Aaa

Moody's

AA+

Standard & Poor's

Individual independent rating agency commentary as of 10/18/2022.

¹ Acceptance and final rates are based on your individual underwriting.

² The death benefit of a life insurance policy are generally received free from federal income taxes. Consult with a tax advisor for specifics. Underwritten by New York Life Insurance Company, NY, NY on policy form GMR.

