

# Group Disability Insurance

## Know the Advantages

Your group disability insurance plan 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



### Affordability

Compare rates with those of other plans — you may be able to **save money**. That's because premiums are set by lifestyle averages of professionals like you.<sup>1</sup>



**PLUS**, unlike some plans, your benefits may be **tax-free**.<sup>2</sup>

### Simplicity

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

Benefits

Costs

Waiting periods



Add-ons

Trusted carrier

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

### Customization

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

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



### Peace of Mind

Your group selected New York Life, an industry leader for more than 170 years, which has the **highest 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 7/30/18.

<sup>1</sup> Acceptance and final rates are based on your individual underwriting.

<sup>2</sup> 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.

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