



Long-Term Disability Educational Video

Onscreen Text:

Long-Term Disability (LTD) Insurance. Extended financial protection

Voiceover:

If you should unfortunately find yourself unable to work for an extended period of time due to illness, would you be able to continue paying your bills while covering day to day expenses? For many Americans, the answer is no.

Scene Description:

Animated visuals representing scenarios related to disability insurance, managing expenses, and recovery.

Voiceover:

A long-term disability policy can help provide you with greater financial security when it matters most. New York Life Group Benefit Solutions Long-Term Disability coverage pays a portion of your covered earnings when an illness or injury prevents you from working and collecting a salary for an extended time. Consider it a convenient way to protect your ability to earn a paycheck. With long-term disability coverage, you'll receive a percentage of your salary each month subject to a specified

maximum after you meet any applicable elimination or waiting period.

Onscreen Text:

Benefits for certain illnesses may be limited. Some injuries may not be covered. For example, self-inflicted injuries are not covered. Refer to policy documents for the definition of disability/disabled.

Voiceover:

Payments come directly to you or anyone you designate and can be spent any way you like, just like you would use your paycheck. For example, it can help you pay for planned expenses like groceries, mortgage, or utilities, as well as unplanned expenses like medical bills. Depending on your policy, some or all of your long-term disability benefits may be subject to income taxes. You should speak to your employer or personal tax advisor for more information about your specific plan. Be on the lookout for additional information about this coverage from your employer. At New York Life Group Benefit Solutions, our goal is to help keep you financially protected and hopefully help reduce stress that can often accompany a disability. With our long-term disability coverage we'll provide a source of income during an extended work leave. That's one less thing for you to worry about so you can focus your time and energy on the things that matter most to you. Like getting back to good health. It's one of many ways that we're putting benefits to work for people.

Disclaimer:

Benefits may not be paid for a condition that existed prior to your effective date of coverage. Details about coverage, including costs, eligibility, and policy elimination periods, exclusions and limitations are contained in the policy document.

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