Putting Benefits To Work For People℠

Financial security your family can count on.

New York Life Group Benefit Solutions Voluntary Term Life insurance.

At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial protection they'll need if you pass away? NYL GBS Term Life insurance can help offer you peace of mind knowing that your family's financial security can be more protected, so they can worry less about unexpected financial burdens at a difficult time. Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Who's eligible and how much coverage can I buy?

Class 2 -All active Associates who are United States citizens or residents classified as Full-time hourly Associates regularly working an Employer approved work week.

All eligible Associates under this voluntary life policy, may increase or elect your voluntary life insurance benefit by 1 benefit level(s) as long as the total benefit does not exceed the guaranteed issue amount without answering medical questions.[1]
You may also increase the spouse/domestic partner† voluntary life benefit by 1 benefit level(s) if your spouse/domestic partner is currently insured, or elect the spouse/domestic partner† voluntary life benefit by 2 benefit level(s) if you have not previously enrolled, as long as the total benefit does not exceed the guaranteed issue amount without answering medical questions.[1]

Employee

- Elect up to 1, 2, 3, 4 or 5 times your annual compensation
- Maximum benefit amount of the lesser of 5 times your annual compensation or $1,000,000, when combined with the Basic Guaranteed Issue Amount
- Guaranteed issue amount of the lesser of 3 times your annual compensation or $1,000,000, when combined with the Basic Guaranteed Issue Amount

Spouse/Domestic Partner†

- Benefit amount(s) available:
  Option 1 $5,000
  Option 2 $10,000
- Maximum benefit amount of $10,000
- Guaranteed issue amount of $10,000

Children

- Benefit amount(s) available:
  Option 1 $2,500
  Option 2 $5,000
- Maximum benefit amount of $5,000
- Guaranteed issue for all amounts

What benefits are offered as part of my coverage?
Your voluntary term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Waiver of Premium

If you become disabled prior to age 60, and you remain disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are disabled.

Accelerated Death Benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 6 months or less, the benefit for terminal illness provides up to:
Employee: 80% of your term life insurance coverage amount or $500,000, whichever is less.
Spouse: 80% of your term life insurance coverage amount.

What features are included with my coverage?
Your voluntary term life insurance may include access to a suite of programs[2] and services, available on your first day of coverage.

Survivor Assurance[2]

An interest-bearing account for beneficiary payments of $5,000 or more.

How does it work?
After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.

Contact 1-888-481-0101 to review the term life benefits summary and policy documents to learn more about plan details, exclusions and limitations.

† Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

[1] If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue Amount, without providing proof of good health. If you apply for an amount of coverage greater than the Guaranteed Issue Amount, coverage in excess of the Guaranteed Issue Amount will not be issued until the insurance company approves acceptable proof of good health. If you apply for coverage yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue Amount will not apply. Coverage will not be issued until the insurance company approves acceptable proof of good health.

[2] The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company.

Policy forms: Term Life -TL-004700 et al.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

123460 e 0725 SMRU5924976.2 (Exp.08.01.2028) PetSmart LLC SR 68792161-

Putting Benefits To Work For People℠

Be prepared for the unexpected.

New York Life Group Benefit Solutions Voluntary Accidental Death and Dismemberment insurance.

Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental death and dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family financial security and peace of mind at a time when you may need it most.

Who's eligible, and how much coverage can I buy?

Class 2 - All active Associates who are United States citizens or residents classified as Full-time hourly Associates regularly working an Employer approved work week.

Employee

- Benefit amounts available in units of $10,000
- Maximum benefit amount of $1,000,000

Group Benefit Solutions

What features are included with my coverage?
Your voluntary AD&D insurance may include access to a suite of programs[1] and services, available on your first day of coverage.

Survivor Assurance[2]

An interest-bearing account for beneficiary payments of $5,000 or more.

How does it work?

- After you select a coverage amount and enroll in AD&D insurance from New York Life Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- Once enrolled, if you are seriously injured or pass away from a covered accident, your beneficiaries will receive a set amount.
- However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

Contact 1-888-481-0101 to review the AD&D benefits summary and policy documents to learn more about plan details, exclusions and limitations.

[1] These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. Some of these programs are not available under policies issued by New York Life Group Insurance Company of NY.

[2] The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010