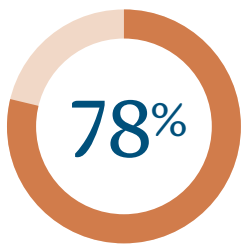


# Prepare today to help protect tomorrow.

Disability insurance. Enroll today.



of Americans live  
paycheck to paycheck<sup>1</sup>



More than 1 in 4

20-year-olds in the U.S. will  
become disabled before reaching  
retirement age<sup>2</sup>



of Americans have less than  
\$500 in a savings account<sup>3</sup>

For many people, every paycheck counts. What would happen to your bills, your savings, and your lifestyle if you couldn't work? During this year's enrollment period, you can help protect your financial future by enrolling in disability insurance.

Disability insurance pays a portion of your paycheck when you become disabled and can't work for a period of time due to a covered illness or injury. When you think about it, it's kind of like having insurance for some of your paycheck.\* Disability doesn't always mean a serious handicap. A disability is considered an illness or injury that prevents you from earning your salary.

#### How does it work?

With disability insurance, you'll receive a percentage of your salary for a specified period of time, after you meet any applicable waiting period(s). Payments may come directly to you or someone 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
- › Unplanned expenses like medical bills

#### Why is it important?

Disability insurance can pay you benefits if you suffer a covered disability – leaving you with one less thing to worry about so you can focus on getting healthy. This year's enrollment period is a great time to evaluate your coverage needs and ensure you and your family are adequately insured. Don't miss your opportunity to enroll in this valuable coverage.

#### Value-added programs and services<sup>4</sup>

After enrolling, as an added benefit, eligible policyholders will gain access to valuable services at no additional cost. This includes, but is not limited to, mental health and financial counseling as well as end of life planning.

See additional enrollment information on <<back> or <next page>> ›



## How to enroll:

- › <Your employer's> enrollment period begins <Date> and ends <Date>
- › To enroll online, visit <<https://www.URL.com>>
- › Call <Phone #> for questions or to enroll over the phone
- › Return your signed and completed enrollment form(s) to <Name/ Department> or <New York Life Group Benefit Solutions before the enrollment deadline>
- › If you have questions, call <Phone Number> <or<email name@abc.com>> to speak to a customer service representative
- › <[Visit <https://www.URL.com>] to schedule a confidential meeting with a benefits counselor for any questions you may have.]>
- › <[[Visit this informational site [microsite URL](https://www.URL.com)]]>



Scan here for  
additional  
information

\*Based on certain conditions being met.

1. American Payroll Association, "2023 Getting Paid in America Survey."

2. Social Security Administration, "The Faces and Facts of Disability", <https://www.ssa.gov/disabilityfacts/facts.html>. July 2022

3. GO Banking Rates, "How Much Money Do Americans Have in Their Bank Accounts in 2024?"

<https://www.gobankingrates.com/banking/banks/how-much-money-do-americans-have-in-their-bank-accounts-in-2024/>. June 27, 2024

4. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. 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.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your New York Life Group Benefit Solutions representative. Policy form: Disability - (TL-004700) et al.

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