

New York Life Group Benefit Solutions Survivor Assurance

Resources and support for beneficiaries

We understand that losing a loved one is difficult and that managing financial and administrative responsibilities on top of emotional strain can feel overwhelming. That's why we've added New York Life Group Benefit Solutions (NYL GBS) Survivor Assurance¹ to our Life and Accidental Death & Dismemberment (AD&D) plans. This comprehensive program provides beneficiaries with valuable resources and support during challenging times. Some of those resources include:

- A free, interest-bearing account for claim payments of \$5,000 or more that provides a convenient and secure place to keep proceeds when deciding how best to use them. Account balances can be managed 24/7 on our secure website.
- Looking Ahead: A Resource and Planning Guide for Beneficiaries, a guidebook to help beneficiaries navigate legal and financial responsibilities and research additional benefits.
- Access to the following support services may be available for employees, beneficiaries, and families at no additional cost:
- Includes counseling, coaching, help with grief and loss, and assistance with child and elder care concerns.
- A personalized support plan:
 NYL GBS partners with Empathy³
 an organization that specializes in helping families with loss. It includes time-saving tools, and other resources for handling practical or emotional challenges that follow the loss of a loved one.
- Financial, legal and estate support²
 Professional support for all types of pressing financial, legal, or estate issues; includes unlimited law consultations and tax consultations.
 - Survivor Support Specialist
 Provides personal compassionate guidance before,
 during, and after a life claim. Some of the support they
 provide includes initiating a claim, obtaining death
 certificates, funeral planning assistance and referrals
 to additional programs and community support.



To learn more about our value-add offerings, contact your New York Life Group Benefit Solutions representative.



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New York Life Insurance Company

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¹ The NYL GBS Survivor Assurance program for beneficiaries is available to beneficiaries' receiving coverage checks over \$5,000 from NYL GBS group life and personal accident programs. NYL GBS 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 under policies insured by New York Life Group Insurance Company of NY.

² 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. These programs are not available under policies issued by New York Life Group Insurance Company of NY. The partnership is between New York Life Insurance Company and ComPsych® Corporation. ComPsych® is not affiliated with New York Life Insurance Company or any of its affiliates.

³ Empathy is not affiliated with New York Life and provides this service at no cost to you. The use of this service is optional and not available in all states. Service availability is subject to your state of residence. Availability may vary by plan type and location and is not available where prohibited by law. This program is not available under policies issued by New York Life Group Insurance Company of NY. Empathy Project Ltd. is not affiliated with New York Life Insurance Company and its subsidiaries.