

Product overview

Group Long Term Disability Insurance



Long term disability insurance can bring you peace of mind.

Should illness or injury keep you off the job for an extended period, New York Life Group Long Term Disability Insurance replaces a portion of your income to help you and your family get back on track. Long term disability insurance can give you the security you need so that you can focus on your recovery.

How long term disability insurance works:

- Pays a portion of your income monthly for an extended period.
- May allow you to work part-time without financial penalty.
- Includes added benefits, such as Social Security¹ application assistance, vocational rehabilitation services and support for workplace modification.²

The New York Life advantage.

- Smooth claims process to transition from short term to long term disability.
- Direct access to the knowledgeable professional managing your claim.
- New York Life has the highest possible financial strength ratings currently awarded to any life insurer from all four of the major credit rating agencies.³

How to enroll. Watch out for details from your employer.

Did you know?



One in four of today's 20-year olds will be disabled for some period during their working lives.⁴



90% of disabilities are caused by illness, rather than by accidents.⁴



The average disability claim is for more than 31 months.⁵

¹In California, the vocational rehabilitation services benefit is not available.

²In New York, the workplace modification benefit is not available.

³A.M. Best (A++), Fitch (AAA), Moody's Investor Services (Aaa), Standard & Poor's (AA+). Source: Individual agency commentaries as of 8/1/17.

⁴Disability Statistics, Council for Disability Awareness, 2018.

⁵U.S. Bureau of Labor Statistics, National Compensation Survey, 2015.

You should carefully determine with your tax advisor the tax consequences of acquiring this policy, including the taxability of policy benefits. New York Life Insurance Company, its employees, agents and affiliates can not provide tax advice to you.



New York Life Workplace Benefits

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