

# Help protect what's important to you.

## Long-Term Disability Buy-Up insurance.

### Prepare today to be better protected tomorrow.

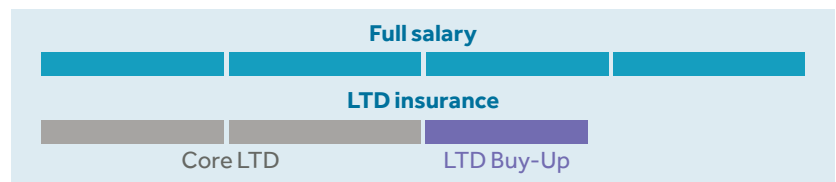
While you can't predict life's unexpected events, you can plan for them by choosing benefits that help protect your financial future. Your employer provides a core Long-Term Disability (LTD) plan – where you'll receive a percentage of your monthly earnings if you become disabled due to a covered injury/illness and can't work.

But, your core LTD coverage may not be enough. That's where an LTD Buy-Up plan comes in. An LTD Buy-Up plan offers an additional benefit over your employer's core LTD plan – providing you with a higher monthly benefit. The additional coverage can help pay your bills, such as:

- Mortgage/rent, utilities, groceries
- Childcare
- Prescriptions
- Health care provider and hospital visits

### See how LTD Buy-Up works.

An LTD Buy-Up plan helps bridge the gap between your salary and your core LTD plan – so you can be more financially secure while you're out on disability.\*\*



### Why sign up for New York Life Group Benefit Solutions LTD Buy-Up insurance?

- **Additional financial protection.** Protection for you and your family when you need it most.
- **Cost-effective.** You can sign up for this coverage at economical group rates, which means you may pay less for your coverage.
- **Convenient.** We make it easy. Your insurance premiums can be deducted from your paycheck.



Enroll in a New York Life Group Benefit Solutions LTD Buy-Up plan today, so you can spend less time worrying about how you'll pay your bills and more time focusing on your health and getting back to your full potential.

Offered by Life Insurance Company of North America or New York Life Group Insurance Company of NY.

Product availability may vary by location, plan type and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and details of coverage, see your enrollment materials.

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, subsidiaries of New York Life Insurance Company.

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