Where to go from here.

NYL GBS Survivor Assurance program.



Timely services when you need them most.

At New York Life Group Benefit Solutions (NYL GBS), we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time.

That's why, as part of NYL GBS Survivor Assurance program, we offer services* to support beneficiaries when they need it most, including:

A NYL GBS Survivor Assurance account in your name

You can access these funds easily by writing a check from the book of drafts being sent to you. Your Certificate of Confirmation explains everything you need to know to access your money.



If you have questions about your NYL GBS Survivor Assurance account call us at **(800) 570-3778** weekdays between 8:00 am and 7:00 pm, (EST).



Or write to us at:

NYL GBS Survivor Assurance PO Box 534029 Pittsburgh, PA 15253-4029

NYL GBS Life Assistance Program

Telephonic clinical and work/life support, up to three face-to-face counseling visits, referrals for community services, free 30-minute financial and legal consultations, educational resources and webinars.



For more information, call (800) 538-3543 or visit us at www.CignaLAP.com

for online articles, videos and resources.

My Secure Advantage

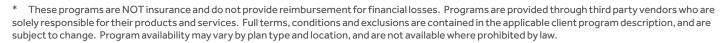
30-days' pre-paid expert money-coaching** for all types of financial planning and challenges, includes identity theft prevention and fraud resolution services, and online tools for state-specific wills and other important legal documents.



For more information, call **(888) 724-2262**Mon-Fri from 9:00 am-11:00 pm (EST)
6:00 am-8:00 pm (PST) to speak to a
representative or visit

nylgbs.mysecureadvantage.com.





** After the first 30-day Money Coaching period, members may elect to continue participation in money coaching on a self-pay basis at a rate of \$39.95 per month. Members who do not continue money coaching may also continue to use the portal, website, resources, tools and educational programs at no additional cost without limitation.

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.

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.

New York Life Insurance Company

51 Madison Avenue New York, NY 10010

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