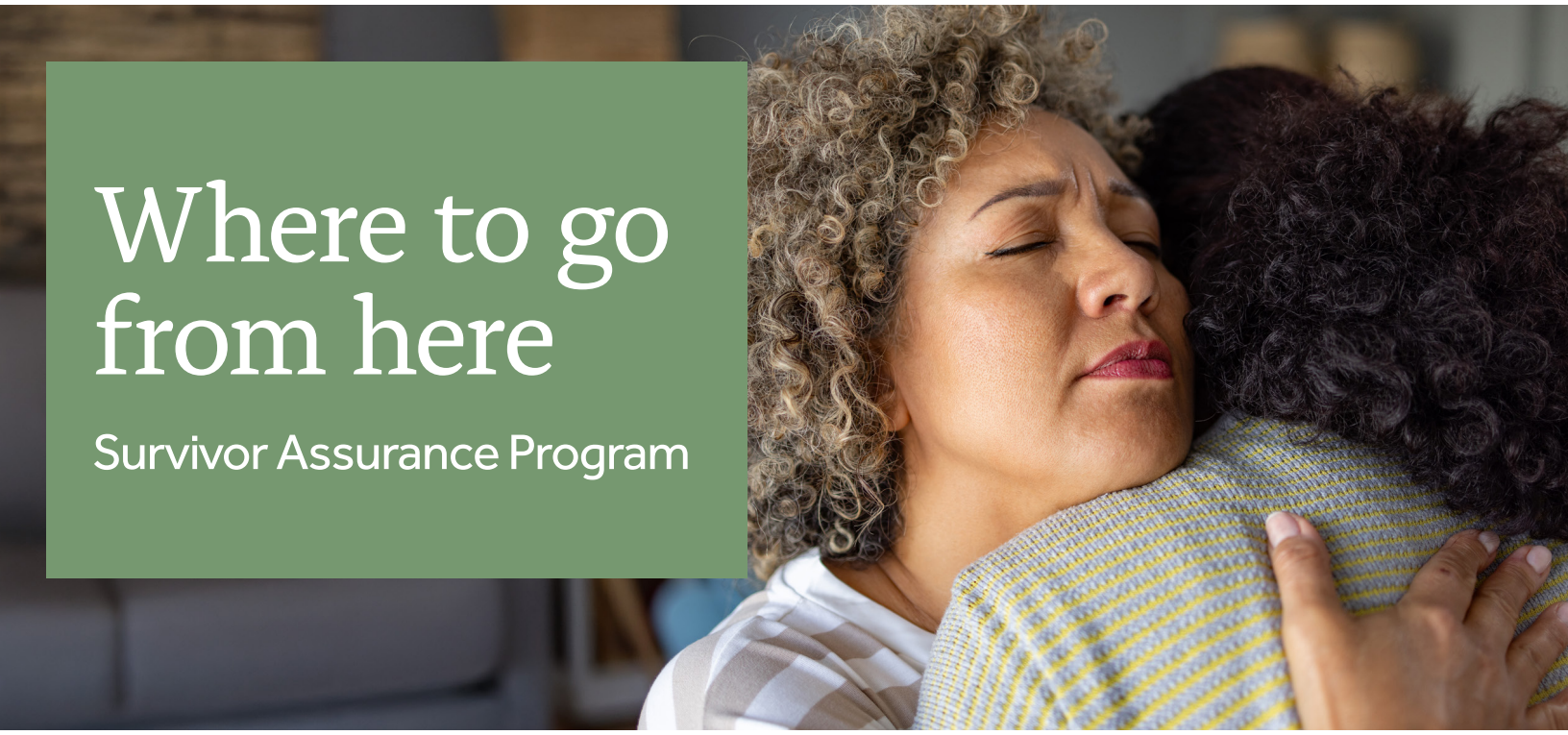

Where to go from here

Survivor Assurance Program

A secure place to keep life insurance proceeds while you decide what comes next

We know that losing a loved one can feel overwhelming. During this time, you may be dealing with making important decisions while also managing family needs and your own grief.

That is why eligible life insurance claim payments of **$5,000 or more** may be placed into a Survivor Assurance account[1] in your name. This free account provides a convenient and secure place to keep proceeds while you decide how best to use them.

With your account, you can:

- Keep life insurance proceeds in a secure, interest-bearing account.
- Access your money easily by writing a check from the checkbook provided.
- Manage your account balance 24/7 through our secure website.

Questions about your account?

- Call NYL GBS Survivor Assurance:
  (800) 570-3778
  Monday–Friday, 8 a.m. – 7 p.m. ET
- **Write to us at:**
  NYL GBS Survivor Assurance
  P.O. Box 534029
  Pittsburgh, PA 15253-4029

Your Certificate of Confirmation provides full details on how to access and use your account.

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

Additional support is available when you need it most

Your loved one's life insurance plan may also include services to help you manage what comes next, from practical tasks and claim questions to grief resources and one-on-one guidance.

Survivor Support Specialist: personal guidance when you're ready

A Survivor Support Specialist can provide compassionate, one-on-one support before, during, and after a life insurance claim. They can help with claim questions, death certificates, funeral planning resources, grief and bereavement support, and referrals to additional programs or community resources.



Contact a Survivor Support Specialist

› Call **(888) 842-4462,** ext. **1013382**
Monday–Friday, 9 a.m. – 5 p.m. ET

Empathy: help with the many details after a loss

Through our partnership with Empathy,[2] you can access personalized tools and support designed to make difficult tasks feel more manageable. Empathy can help with things like creating an obituary, closing accounts, understanding probate and estate settlement steps, and finding grief resources for you and your family.



Access Empathy anytime

› Sign up at empathy.com/nyl-gbs

› Download the Empathy app and use access code NYLGBS

› Call the Empathy Care Team:
(201) 701-2245
Monday–Friday, 9 a.m. – 8 p.m. ET

1. The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. 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.

2. This program is offered to eligible participants at time of death claims and provides confidential professional grief counseling as they cope with the emotions and challenges of grief. For eligible participants only. Empathy is not affiliated with New York Life Insurance Company or any subsidiaries and provides this service at no cost to you. The use of this service is optional. Empathy is not insurance and does not provide reimbursement for financial losses. Services are provided by Empathy and are subject to program availability, plan provisions, and applicable terms and conditions.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company
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