

Group Long-Term Disability Insurance



For many of us, our income is one of our greatest financial assets, and something we depend on every day. Long-term disability insurance can help protect your income if an illness or injury leaves you unable to work.

What is long-term disability insurance?

Long-term disability insurance pays a portion of your salary¹ for an extended period of time, if you are unable to work because of an illness or injury. This valuable coverage can help ensure that your bills are paid, even if you are unable to earn your paycheck.

How it works:



Covers qualifying illnesses or injuries that occur outside of the workplace.

Replaces a percentage of your monthly salary with a monthly benefit.



Benefits can be used for any purpose—just as you'd use your paycheck.

Our health and vocational coaches work together to help you get back on your feet.

Prepare today. Protect tomorrow.

While we all hope a disability never happens to us, we never know what tomorrow will bring. Fortunately, disability insurance can help you stay prepared because the risk may be greater than you think.

90% of disabilities are the result of illness, not injury.²

3 Average disability claim lasts nearly three years.²
YEARS

Contact your agent to learn more.

Your employer will notify you if your Group Long-Term Disability Insurance program is subject to the Employee Retirement Income Security Act of 1974 (ERISA).

You should consult with your tax advisor on the taxability of benefits offered from your employer's group employee benefits program.

New York Life Insurance Company, its employees, agents, and affiliates cannot provide tax advice to you.

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued.

For costs and complete details of the coverage, please contact your New York Life agent or the company.

¹ Benefits begin after the satisfaction of the Elimination Period. The Elimination Period is the number of calendar days you must be disabled before benefits begin to be paid. These days do not have to be consecutive, but they must be completed within the Accumulation Period. There are different Elimination Periods to choose from.

² "95+ Disability Insurance Statistics," Simply Insurance, December 2024. <https://www.simplyinsurance.com/disability-statistics/>



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