

# **Term Life Educational Video**

#### **Onscreen Text:**

Term Life Insurance. Be better prepared for the future.

#### Voiceover:

While no one knows what the future will bring, we can all work to be better prepared for whatever comes our way, especially when it comes to our finances. Life insurance is not the most pleasant topic to think or talk about, but it's so important.

## **Scene Description:**

Animated visuals representing scenarios related to life insurance coverage, managing expenses, and support resources.

#### Voiceover:

Having a strong and reliable life insurance plan from New York Life Group Benefit Solutions can help financially protect your family in the event of your death. It can help provide your loved ones with some financial security when you're no longer there to provide for them and hopefully remove some of the financial stress that often comes with the loss of a family's wage earner. Once you enroll in term life insurance pending approval if needed, you'll pay for coverage through convenient payroll deductions. You will be covered for a specific period of time or term. If you pass away during the term. The beneficiary you designate will receive a

payment. Please be sure you let them know you designated them so they know to submit a claim for the life insurance.

### **Onscreen Text:**

Depending on your plan, like benefits may not be paid for a death resulting from suicide within two years of the coverage effective date. See your policy document for details.

#### **Voiceover:**

When thinking about how much life insurance you should purchase, it's important to consider a range of factors, including the financial support your family will lose if you are gone. Costs associated with funeral expenses, child care and education, debts like an unpaid mortgage, credit cards and other loans. Or your spouse's retirement needs. Be on the lookout for additional information about this coverage from your employer. With our life insurance coverage, you'll not only have greater peace of mind knowing that your family will be financially protected in the future, but you'll also have the strength and security of New York life. Add to that our convenient online resources and reliable support staff who can help you along the way, and you'll better understand how we continue to put benefits to work for people.

#### Disclaimer:

Benefits may not be paid for a condition that existed prior to your effective date of coverage. Details about coverage, including costs, eligibility, and policy elimination periods, exclusions and limitations are contained in your policy document.

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