



A woman with dark hair, wearing an orange t-shirt, a grey bucket hat, and a black backpack, is sitting on a large log in a mountainous area. She is looking towards the camera. In the background, there is a river flowing over rocks, surrounded by dense evergreen forests and steep, rocky mountains under a clear sky.

You've got a lot
to look forward
to—and protect.

What is your most valuable asset?

For most people, it is the ability to earn income. Disability insurance is a proven, dependable way to protect that asset and help make sure it will be there for you—and those who depend on you—for as long as it's needed.



What is MyIncome Protector?

New York Life MyIncome Protector is an individual disability insurance policy that can help protect your lifestyle and future by providing a monthly benefit that replaces a portion of the income you might lose if sickness or injury keeps you from working for an extended period of time.




1 in 4



While we all prefer to think that it will never happen to us, the reality is that more than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.

Source: Social Security Administration 2021:
<https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

A man and a woman are sitting at a wooden table in a modern, brightly lit office or cafe. The woman, on the left, is wearing a white t-shirt and a black and white striped apron. She is pointing at a laptop screen. The man, on the right, is wearing a white polo shirt and is smiling while looking at the laptop. He is also holding a tablet in his left hand. On the table, there is a white coffee cup and some papers. The background shows other people and the interior of the office or cafe, with large windows and modern lighting.

MyIncome Protector from New York Life.

How is this different from an employer-sponsored plan?

Even if you already have group disability insurance through an employer, it may not be enough to cover all your needs. With MyIncome Protector, you can give yourself an independent source of additional financial protection—one that offers advantages over most employer-provided plans.

KEY BENEFITS

Click each to learn more.

How much income will it replace?

While everyone's financial needs are different, it's important to make sure that you have enough coverage to help you protect today's lifestyle—and tomorrow's. Fortunately, MyIncome Protector can help. You can purchase a monthly disability benefit that can range anywhere from \$500 to \$20,000, subject to our underwriting guidelines and as long as you qualify for the requested coverage.

Generally, MyIncome Protector can help you purchase coverage that can provide a total of up to 50–70% of your income. Moreover, this insurance is noncancelable—which means that as long as you pay your premiums, you can keep your coverage all the way to age 67, and premiums cannot increase during this period.



What is included in this coverage?

With MyIncome Protector, you can give yourself an independent source of additional financial protection—one that offers advantages over most employer-provided plans. If you're looking for comprehensive disability insurance, then MyIncome Protector may be perfect for you! Here are the features included in the policy.

FEATURES

Click each to learn more.

What does each rider do?

Here is a brief description of each optional rider and how each enhances your coverage.³

Click each to learn more.

What packages are available?

You and your New York Life financial professional can tailor a fully customizable package to match your needs. You can also elect from three packages which have various options, features, and riders selected already. All three packages offer a choice of level or graded premiums. Please remember that not all riders are included—or available—in each of our disability packages, so it's important to speak to your New York Life financial professional to make sure you understand what is offered in each package before making a final decision. You will always be able to add or change features that are in a particular package.

1

Core package:



This package uses the “own occupation” and “any occupation” definitions of disability and provides the most cost-effective coverage with a benefit period of either 10 years or to age 65.

2

Pro package:



If you would like greater financial protection, this package provides “own occupation” coverage for the full benefit period and coverage until to age 67.

3

Max package:



For the greatest financial protection, this package provides the most robust coverage with “true own occupation” coverage for the full benefit period and coverage until age 70. And, as you can see below, this package offers the most complete set of included riders.

Here is a summary of the three packages that we make available for MyIncome Protector. You can also make changes in these packages by choosing other benefit options:

Product	Core Package	Pro Package ¹¹	Max Package ¹²
Definition of Disability	2-Year Own Occupation/Any Occupation Thereafter	Extended Own Occupation	True Own Occupation
Benefit Period	10 Years OR to Age 65	To Age 67	To Age 70
Elimination Period	180 Days	180 Days	90 Days
Premium Design	Level OR 10-Year Graded	Level OR 10-Year Graded	Level OR 10-Year Graded
Included Riders ¹³	Partial Disability Benefit Rider Catastrophic Disability Rider Future Insurance Option Rider Social Insurance Rider	Partial Disability Benefit Rider* Catastrophic Disability Rider Future Insurance Option Rider	Partial Disability Benefit Rider* Catastrophic Disability Rider Cost of Living Adjustment Rider Future Insurance Option Rider Recovery Benefit Rider
Additional Riders	Cost of Living Adjustment Rider Student Loan Rider	Cost of Living Adjustment Rider Student Loan Rider Business Support Rider Business Loan Rider Recovery Benefit Rider	Student Loan Rider Business Support Rider Business Loan Rider

* Partial Disability Benefit Rider is required when electing the Extended Own Occupation and True Own Occupation Riders.

¹¹ Not available for occupation classes 2A, 2M, 1A, and 1M.

¹² Not available for occupation classes 3A, 2A, 2M, 1A, and 1M.

¹³ These riders are included in the prepackaged designs, but may be removed.



Why choose New York Life?

When it comes to things that really matter—like protecting your lifestyle and your future—it's important to make sure that the coverage you select will be there for you when needed.

We honor our commitments:

At New York Life, we've been keeping our promises and safeguarding America's families since 1845.

We're built for times like these:

You can take comfort in the fact that our sound business and investment practices have helped protect our policy owners through the Great Depression, the Great Recession, two world wars, and multiple pandemics.

Premium discounts:

Policy owners who own another eligible individual insurance or investment product issued by New York Life or its subsidiaries are eligible for a 5% discount on the MyIncome Protector premium each year.

We're in this with you:

As a mutual insurance company, we're fully invested in you—not Wall Street. Since we answer solely to our policy owners—you can be sure we will always have your long-term interests at heart.



The purpose of this material is solicitation of insurance. An insurance agent may contact you. Policy form ICC21-121 PLCY (0121) and 121-PLCY (0121) are issued by New York Life Insurance Company, New York, NY. State variations may apply. Premiums vary by issue age and premiums in the conditionally renewable period (after age 67 to age 75) may increase based on attained age rates. Policy issue is subject to underwriting. A medical exam may be required. The policies have exclusions and limitations. For cost and complete details of the coverage, contact your agent or the company.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

www.newyorklife.com

ICC21-5059823 (0122) and 5059823 (0122) (Exp.08.04.2025) 15164A.082023

