



# New York Life benefits at a glance

## WORKING AT GROUP BENEFIT SOLUTIONS

*Supporting your financial, physical, and emotional wellbeing*

*Group Benefit Solutions (GBS) delivers comprehensive insurance and absence management solutions for employees at mid-sized and large companies. GBS fosters a healthier, happier, and more secure workforce, and contributes to New York Life's legacy of being there when we're needed most.*

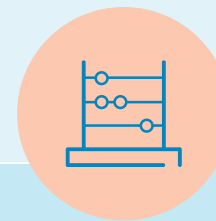
At New York Life, we're not just a workplace; we're a community that believes our strength as a company comes from our people, the very foundation of our culture. Underpinning this foundation are three pillars that reflect our commitment to our employees:



**Humanity at the Heart:** Humanity is our competitive edge, and we are committed to building and maintaining a diverse workforce.



**Growth Opportunities Enabled by Stability:** New York Life's strength as a company — reflected in our 200-year history — offers a solid platform of growth opportunities for our employees.



**Work-Life Harmony:** Success in work and life should coexist. We champion employees' professional ambitions, while protecting their lives outside of work, respecting boundaries, and embracing flexibility

Our comprehensive benefit offerings are designed to support the financial, physical, and emotional wellbeing of our employees and reflect the value we place on nurturing a diverse, equitable, and inclusive workplace where everyone can thrive.

## HEALTH BENEFITS TO HELP YOU TAKE CARE OF YOUR PHYSICAL WELLBEING

Your health and that of your loved ones is essential in supporting your total wellbeing and we offer you the opportunity to invest in your family's wellbeing with our holistic benefits and long-term resources. Your health and that of those you love are the foundation for a fulfilling life.

### MEDICAL, DENTAL, VISION AND FSAs

- Two medical options are available; both include 100% coverage for in-network preventive care.
- A 100% company-funded Health Reimbursement Account is also available.
- Two dental options are available that cover preventive, basic, and major care, and access to orthodontia for dependent children.
- Our vision plan covers routine eye care, including exams, eyeglasses, and contacts.
- Flexible spending accounts for health care and dependent care let you set aside pre-tax dollars towards eligible expenses.

### INSURANCE AND DISABILITY COVERAGE

- Basic life insurance is provided at no cost to you with the option to elect supplemental coverage for yourself.
- Short-term and basic long-term disability (LTD) options are provided to you at no cost. Supplemental LTD coverage is also available.

### WELLNESS RESOURCES

- Our Employee Assistance Program offers a variety of mental health resources, including free short-term counseling and mindfulness resources.
- For those enrolled in New York Life medical coverage, we also offer virtual health options and a variety of health coaching programs.
- Onsite amenities at selected offices, including gym facilities, cafes, and wellness centers.

## RESOURCES THAT SUPPORT YOUR WORK/LIFE BALANCE

The pressures of our day-to-day work lives are a reality in today's business environment everywhere. At New York Life, we also support you when you're away from the office.

### TIME AWAY

- Flexible work arrangements
- Half-day Fridays in the summer (if applicable)
- Generous holiday schedule and paid time off plans including (but not limited to) vacation, personal holidays, volunteer time, bereavement
- Parental leave (6 months) including:
  - Paid new parent benefit (8 weeks)
  - Paid pregnancy-related short-term disability (6 weeks)

### FAMILY SUPPORT

- Adoption assistance
- Breastfeeding support
- Virtual tutoring support
- Back-up childcare
- Fertility support and treatments under New York Life's medical coverage
- Family Scholars Program to assist with college

### DEVELOPMENT RESOURCES

- Tuition reimbursement
- Professional training and development programs
- Award-winning educational services
- Career mentoring

### ADDITIONAL SUPPORT

- Student loan repayment
- Commuter benefits
- Employee resource groups
- Employee discounts
- Legal services
- Recognition programs

## RETIREMENT PLANNING FOR A SECURE FINANCIAL FUTURE

We're committed to you, your family, and your financial future, so we offer competitive benefits that are designed to grow with you as your needs change:

### 401(K) SAVINGS PLAN

When you save 6%, we match 5%. All contributions, including the company match, are always 100% fully vested.

### EXCESS 401(K) PLAN

If your eligible salary exceeds the IRS limit, you can participate in the Excess 401(k) Plan enabling you to maximize your contributions and save additional money for your retirement beyond the limits of traditional plans.

Important note—please read: The information included herein is necessarily brief and only a general description and overview of the New York Life Insurance Company Employee Progress-Sharing Investment Plan, Pension Plan and Group Plan for New York Life Employees (each, a “Plan” and collectively, the “Plans”), as well as other income protection and work/life programs. You should refer to the applicable Summary Plan Description for more information regarding the Plans and the Employee Handbook for more information regarding the leave programs. Please note this document is not a guarantee of your eligibility for any of these Plans or programs. Eligibility and specific benefits under these Plans and programs will be determined only by the terms and conditions included in the relevant Plan and program documents. In the event of any conflict between (1) the applicable Plan or program documents and (2) this information, the provisions of the Plan and program documents will govern. New York Life’s Board of Directors has the discretion to determine the amount of match available under the 401(k) Savings Plan, if any, on an annual basis. In addition, New York Life reserves the right to amend or terminate the Plans or programs, in whole or in part, at any time and for any reason without notice to, or consent of, employees, retired employees, or their dependents or beneficiaries. New York Life does not provide tax, financial, or investment advice regarding the benefits under the plans and programs. For that advice, you should consult with your own professional advisors.