

# Smart decisions make all the difference.

With all the changes in our daily lives, a periodic review of your insurance and financial needs makes sense, but can sometimes seem overwhelming. That's why it's important to work with professionals who take the time to explain all the options, make it easy, and most of all, who you can trust.

New York Life Agents know that understanding your needs and goals is the first step to providing you with the right financial solutions. We'll do our best to avoid all the jargon and explain things clearly. We want you to ask lots of questions—because you make your best choices when you've got the best information.

And as your life changes, we'll be there to answer questions, suggest ideas, and help you choose the right strategy from New York Life's broad array of products and services.

At New York Life, it's about more than the bottom line. It's about building lasting relationships that our policyowners can rely on.

## Experience and training.

When you share some of life's most important milestones, you want to know you're working with professionals. New York Life Agents pass a rigorous selection process, and we're required to stay up-to-date with yearly training programs. New York Life Agents also have the advantage of offering products and services from a Company that has received the industry's highest ratings for financial strength.

**New York Life Insurance Company**  
New York Life Insurance and Annuity Corporation (A Delaware Corporation)  
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www.newyorklife.com | 496412 (Exp.12.11.16) | 102238

## Keeping our promises.

We've backed up promises with solid financial performance since 1845. Our disciplined and thoughtful approach always puts our policyowners' financial security ahead of profits. We don't just ask for your trust, we earn it.

## Know your choices.

Here's a quick overview of some of the many products we offer that may help meet your protection needs...

**Term life insurance** can offer affordable, temporary insurance. You choose how much protection you need, and for how long. You can use this temporary insurance protection to make sure you can meet obligations like mortgages or college loans, or as a stepping stone to a permanent policy.

**Family protection insurance**<sup>1</sup> is an innovative term life policy that covers a family (domestic partners included) using one policy. It's unique — no other company has a term product as comprehensive or as flexible.

**Universal life insurance**<sup>2</sup> gives you flexibility to choose how much and how often you pay premiums.<sup>3</sup> As your needs change, you are able to increase or decrease the amount of coverage.

**Whole life insurance** can be a powerful tool for overall financial security. This versatile product provides a guaranteed benefit, builds tax-deferred cash value, and provides borrowing power<sup>4</sup> for opportunities or emergencies (certain restrictions apply).

**Custom whole life insurance**<sup>5</sup> lets you select how long you pay premiums<sup>6</sup>. It provides many of the same guarantees as Whole Life, with an emphasis on cash value accumulation. The maturity date is planned according to your timetable, allowing you to meet your chosen financial goals.

**Survivorship life insurance** covers two people in a single policy, with policy proceeds paid at the second death. This simple option offers estate-planning advantages at affordable premiums.

## Fixed immediate and deferred annuities

can provide you with income for life. Deferred annuities allow money to accumulate on a tax-deferred basis. Withdrawals prior to 59½ may result in a 10% penalty tax in addition to income taxes.

## Let's work together.

New York Life Agents work with you to evaluate your goals and propose solutions that can help you achieve them. In addition to our broad range of life insurance products, New York Life offers a number of investment products to help you save for retirement or send your kids to college. I'll be happy to meet with you to tell you more.

As a New York Life Agent I've made a career of helping individuals, families, and businesses find the protection and peace of mind they deserve. I can help you review your current situation and suggest ways to help meet your present and future insurance and financial needs. Best of all, I have access to the proven products, world-class resources, and a network of some of the most thoroughly trained and respected professionals in the industry.

If this sounds like it might be right for you, let me know. I'm ready to work with you to help make tomorrow more secure.

<sup>1</sup>In Oregon, the Joint Ten Year Level Premium Convertible Term Policy policy form number is form 206-110.27.

<sup>2</sup>Issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation).

<sup>3</sup>The policy will terminate if at any time the cash surrender value is insufficient to pay the monthly deductions. This can happen due to insufficient premium payments, if loans or withdrawals are made, or if current interest rates or charges fluctuate.

<sup>4</sup>Accessing the cash value via policy loans will accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

<sup>5</sup>In Oregon, the Custom Whole Life Insurance Policy policy form number is form ICC12213-50.

<sup>6</sup>In no case can the premium-paying period be less than five years or extend beyond age 75.

Neither New York Life, nor its agents, provides tax, legal, or accounting advice. Please consult your own tax, legal, or accounting professional before making any decisions. Financial investments are offered through Registered Representatives of NYLIFE Securities LLC, member FINRA/SIPC. The financial strength and ratings do not apply to any investment products and are subject to market risks that may fluctuate in value.