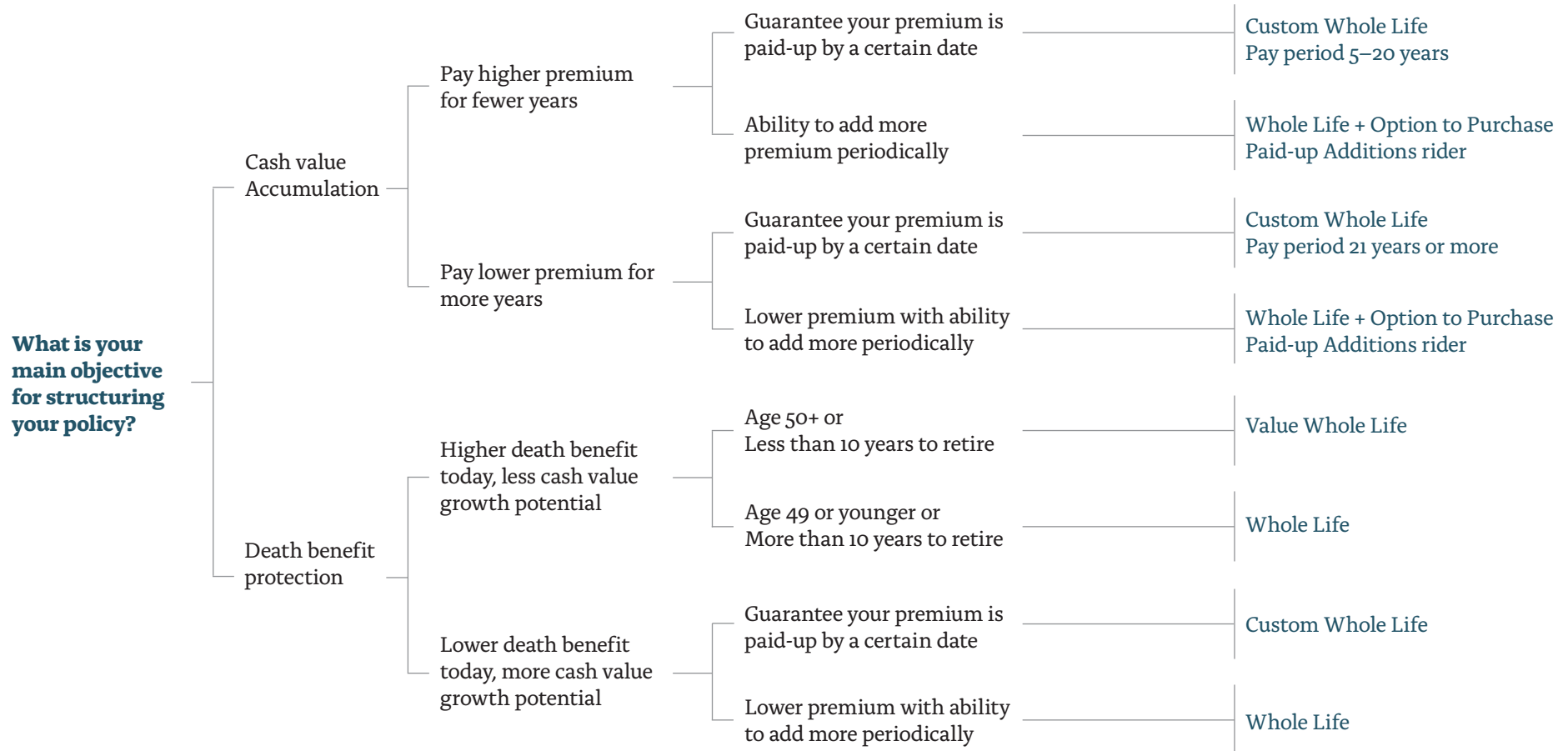


Whole Life decision tree.

You've already decided that whole life is the product for you. With guaranteed permanent protection that lasts your entire life, guaranteed cash value growth,¹ and dividend²-earning potential, who could blame you! However, New York Life has multiple whole life policies, which allows you to customize the best solution for you. The decision tree below doesn't replace the advice of an agent, but can be used to help distinguish how the structure and characteristics of the different policies serve different needs. Talk to your New York Life agent to find out more.



Choose a policy that meets your long-term goals.

We offer various whole life policies, that each include the benefits you'd expect from New York Life. All of our whole life policies come with a guaranteed death benefit and guaranteed cash value growth. Your premiums are also guaranteed to never increase. Whole life policy owners are eligible to receive dividends and there are several tax benefits to owning a whole life policy. What makes each policy unique, however, is the way these benefits are weighted. While some give you more death benefit protection for the dollar, others let you make the most of cash value accumulation and dividends. So how do you know which is best? It all depends on your goals and priorities.

New York Life Whole Life Insurance	New York Life Custom Whole Life	New York Life Value Whole Life
Our traditional whole life insurance provides a balance of death benefit protection and cash value accumulation. It's tried and true protection you—and your loved ones—can count on.	This one-of-a-kind policy often appeals to mature, established families because it offers lifelong security and the ability to fund your policy faster—and therefore accumulate cash value more rapidly—than our traditional plan. In fact, your policy can be paid-up in as little as five years (you select the date). Once your policy is paid-up, your death benefit is guaranteed for life and you will not have to pay any more premiums.	This policy gives you the same great protection, but its lower costs allows you to buy more guaranteed death benefit for your dollar. It can be a more affordable option for mature clients while also providing some cash value accumulation if needs change.

The **Option to Purchase Paid-Up Additions** rider allows you to pay additional money into your policy to increase your death benefit and cash value.³ The more you fund it, the faster your cash value grows.

New York Life Insurance Company is the issuer of New York Life Whole Life, New York Life Custom Whole Life and New York Life Value Whole Life. In Oregon, the policy form number for New York Life Whole Life, New York Life Custom Whole Life, and New York Life Value Whole Life is ICC17217-50P. The rider form number for Option to Purchase Paid-Up Additions is ICC17217-330R.

¹ All guarantees are based on the claims-paying ability of the issuer.
² Dividends, which provide opportunity for cash value growth, are not guaranteed.
³ Within certain limits and conditions in jurisdictions where approved, there is an up-front expense charge on the Option to Purchase Paid-Up Additions premium. Please consult your New York Life agent for complete information.