Are you prepared for the cost of college?

The importance of education is undeniable. Consider education planning with life insurance.

A college graduate earns nearly double the lifetime income of someone with a high school diploma.[1]

While tuition will be the largest expense of attending college, don't forget about these additional costs that may be incurred:

Pre-College Costs

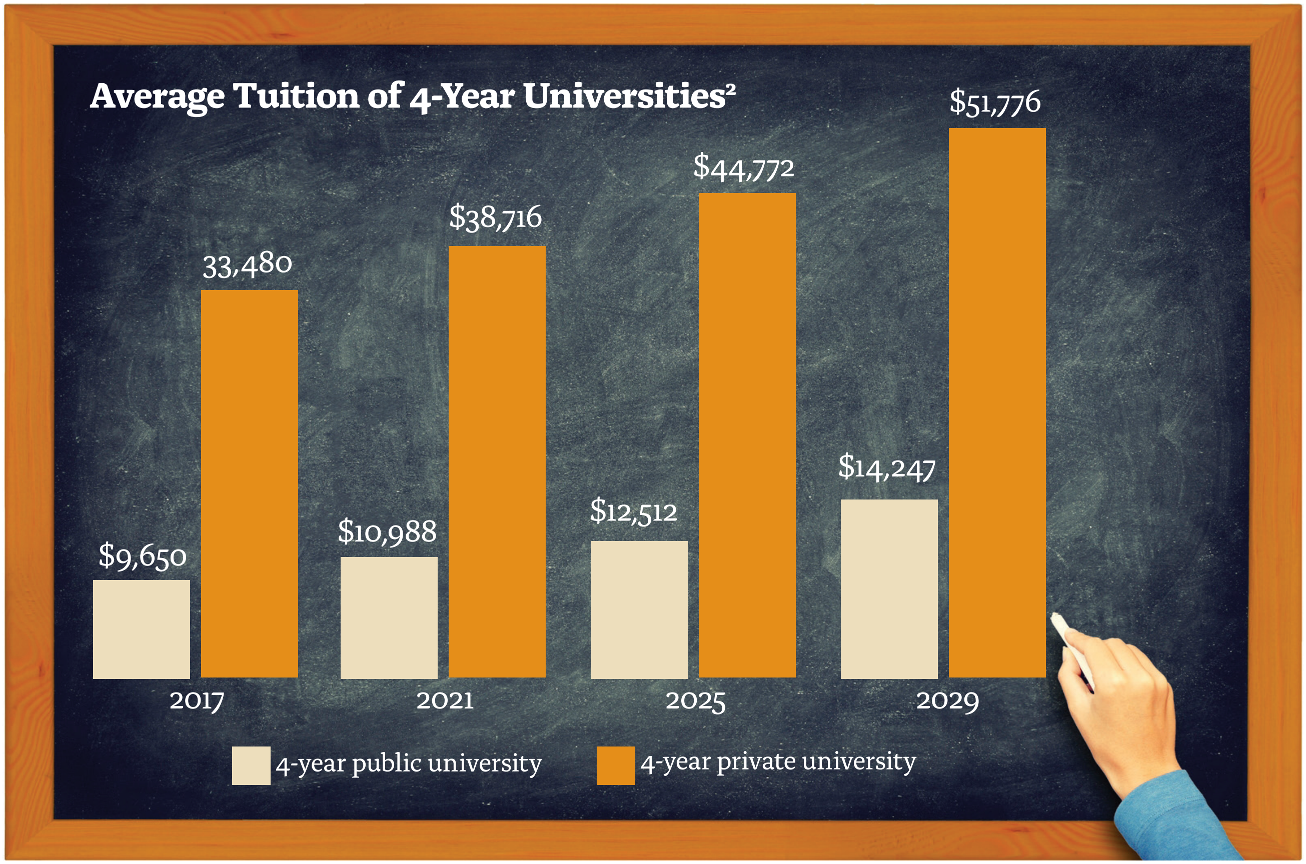
- Standardized test fees
- Test prep courses and materials
- Campus visits
- Moving costs

Additional College Costs

- Room & board
- Books & supplies
- Transportation

[1] United States Department of Labor, Bureau of Labor Statistics, May 22, 2013.

[2] "College Board Trends in College Pricing 2016". Projection of costs for both a private and public university assumes a 3.6% tuition increase. Prices reported for the 2016–2017 academic year.



If something were to happen to you or your spouse, this could jeopardize your child's or children's ability to afford college.

Permanent life insurance on YOU, the parent, can help protect from the three contingencies that might prevent you from achieving your college funding goals.

If you **live**, will you accumulate enough money?	If you **die**, will your family be able to save enough without you?	If you become **disabled**, how will you maintain your insurance policy?
• Permanent life insurance accumulates cash value tax deferred. • If your need for life insurance changes, the cash value can be accessed tax free to help pay for college, or any other important need.[3] • Additional premiums paid into your policy provide additional guaranteed cash value.[4,5]	• Life insurance provides a guaranteed death benefit[5] that can help provide the funds for college. • This can give your family peace of mind knowing your child's future doesn't have to change if something happens to you. • You can make additional premium payments into your life insurance policy, giving you guaranteed additional death benefit protection.[4]	• A popular, optional rider waives the premiums on your policy if you become disabled, keeping your policy in force and allowing your cash value to continue to accumulate.[6] The benefits of the rider depend on when the disability occurs in relation to age 60. • If you are making scheduled additional payments into your policy, these additional premium payments[7] will also continue to be made by New York Life, allowing your death benefit and cash value to grow even more.

Don't Forget!

- Cash value in the policy is exempt from federal financial aid calculations.
- Cash value can be accessed tax free for education expenses, or any other important need.

[3] The cash value in a life insurance policy is accessed through policy loans, which accrue interest at the current rate, and cash withdrawals. Loans and withdrawals will decrease the death benefit and cash value. Policy loans and withdrawals may be taxable if the policy is a modified endowment contract and may carry a 10% tax penalty if the policy owner is not yet age 59½. Certain withdrawals from a policy that is not a modified endowment contract that are made within the first 15 years after the policy is issued may be taxable.

[4] The Option to Purchase Paid-Up Additions (OPP) rider allows the policy owner to pay additional premiums into the policy to purchase paid-up additions, and is included with all regularly underwritten New York Life whole life products. Certain conditions must be met. There is an up-front expense charge on any OPP premium.

[5] Guarantees dependent on the claims-paying ability of the issuing insurer.

[6] Available for an additional charge; waives premium if qualified disability; limits apply.

[7] Systematic (billable) OPP payments may qualify for the Disability Waiver of Premium (WP) benefit (if WP is included on the policy); scheduled OPP payments (through billable or Check-O-Matic arrangement) cannot be more than the standard OPP limits.

In Oregon, the Whole Life policy form number is ICC15216-50P. The rider form numbers are as follows: Disability Waiver of Premium: 208-225; and Option to Purchase Paid-Up Additions: 1CC11213-330.

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