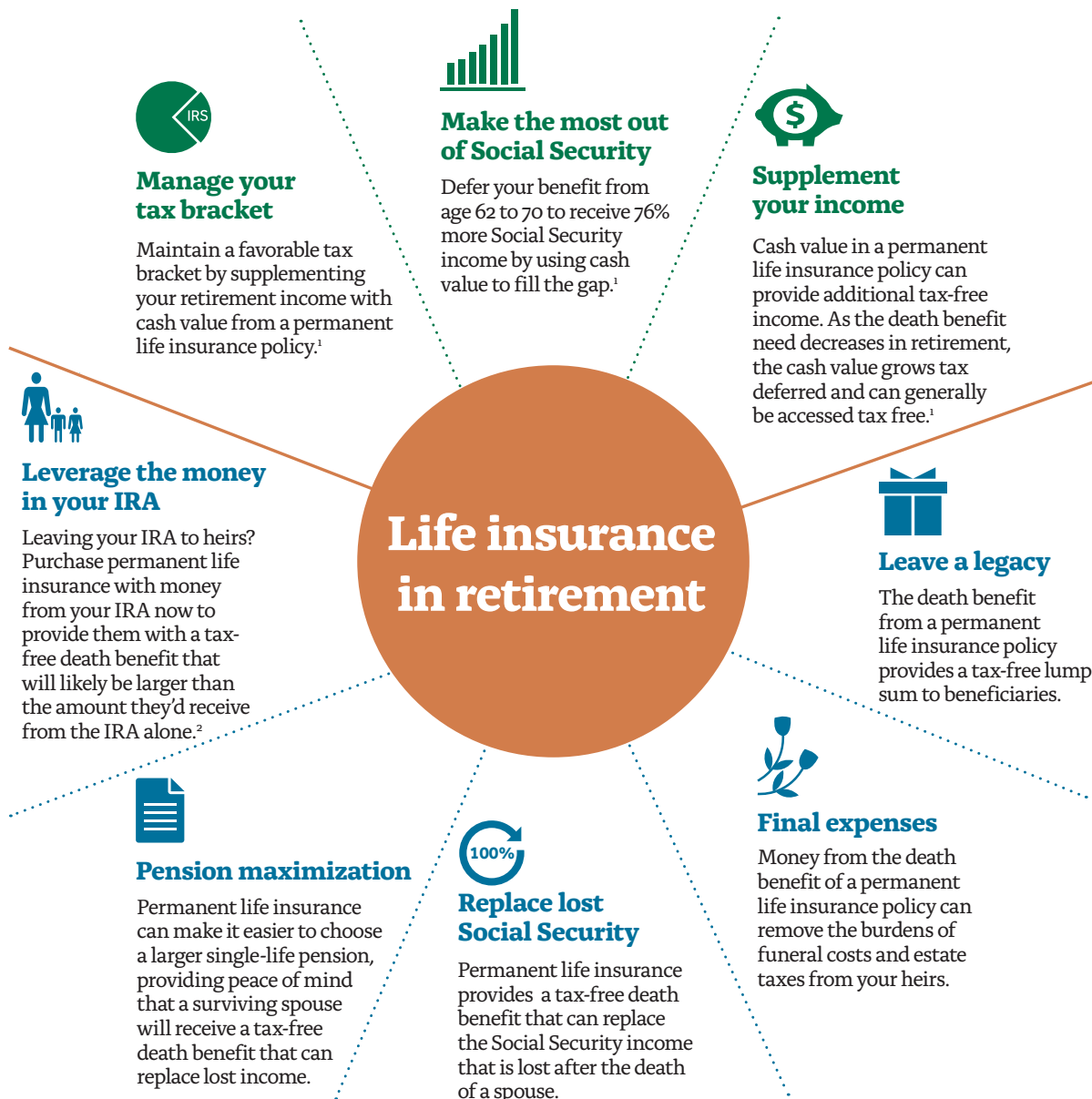


Reasons for life insurance in retirement.

If something were to happen to you now, the death benefit from permanent life insurance can replace your income. After you retire, there are various ways permanent life insurance can enhance your retirement.



¹Cash value is accessed via policy loans, which accrue interest and reduce cash value and death benefit. Cash value is accessed tax free if structured properly.

²Neither New York Life Insurance Company nor its agents provide tax, legal, or accounting advice. Please consult your own tax, legal, or accounting professional before making any decisions. Withdrawals from an IRA will generally be subject to ordinary income tax. If taken before age 59½, an additional 10% IRS penalty tax may apply (25% if from a SIMPLE IRA within the first two years). If surrendering, surrender charges may apply.

Will you need life insurance longer than you think?



Will your income be missed?

- Social Security
- Pension



Will you still have debt?

- Credit cards
- Mortgage

30%

of homeowners
65 and older
carry mortgage
debt.¹

Why you may need it longer than you think.



Will people still depend on you?

- Children
- Grandchildren
- Senior parents

63%

of parents are
contributing
to their adult
children's
expenses.²

41%

of baby boomers
provide financial
help and/or
personal care
for their senior
parents.³



Access to cash value

- Emergencies
- Major purchases
- Supplemental income
(regularly scheduled
income or lump-sum
payments)

¹ Source: the Consumer Financial Protection Bureau in 2011.

² Source: LIMRA Secure Retirement Institute analysis of the 1989 and 2013 Survey of Consumer Finances, Federal Reserve Board, 2014.

³ Source: USA Today/ABC News/Gallup poll, 2007.

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