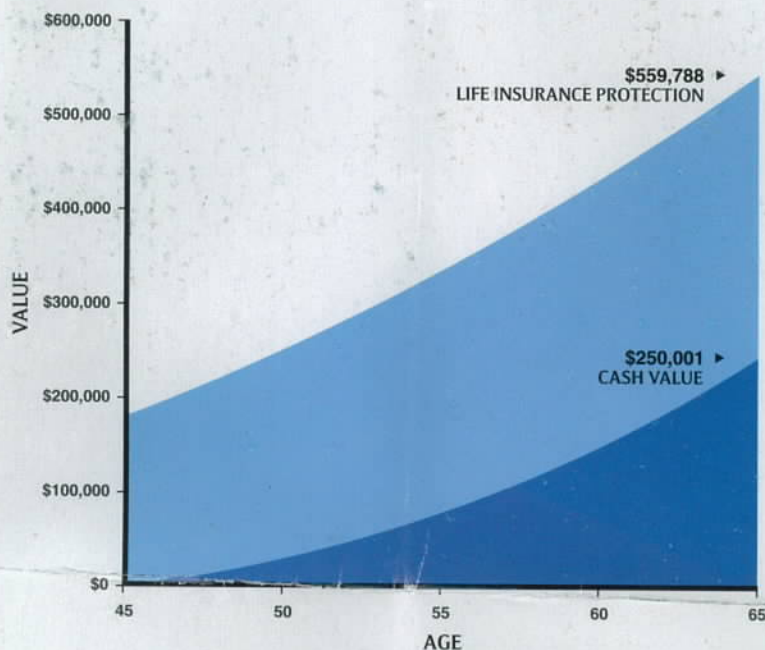


# Get rich slowly. Be protected instantly.



## \$185,000 Whole Life Policy Purchased in 1989

Female, 45-year-old non-smoker. Age 65 values include \$162,123 of guaranteed cash value and \$386,084 of guaranteed life insurance benefit.\*

How many of your investments increase in value every year? The guaranteed cash value of whole life insurance from New York Life has every year for the past 155 years. In each of those years, New York Life has paid dividends to our policyholders in addition to the returns we guarantee. All while protecting your loved ones from life's uncertainties, and providing significant tax-deferred savings. It's a secure way to help meet your financial goals and it's the most selfless gift you can give your family. For more information, talk to your local New York Life agent. Or, visit [www.newyorklife.com](http://www.newyorklife.com) today.



This chart shows the cash value and life insurance benefit increase of a \$185,000 face amount whole life policy (AD89WL) on a female, 45-year-old non-smoker purchased in 1989. The total annual premium paid was \$7,165.05 per year: a base policy premium of \$3,254, and \$3,911.05 to purchase paid up additional insurance ("PUAI"). The "Cash Value" shown above includes the guaranteed cash value of the base policy and the PUAI purchased by the annual payment, plus the cash value of PUAI purchased by actual dividends earned. Dividends are not guaranteed and are subject to change by the insurer. "Life Insurance Protection" includes face amount plus the life insurance benefit of PUAI funded by both annual payments and actual dividends earned. This is a historical depiction and current results will vary. Cash value is accessed by policy loans or the surrender of PUAI (both reduce total cash value and guaranteed life insurance benefit). Loans accrue interest. (Exp. 11/10) © 2010 New York Life Insurance Company, 51 Madison Ave, New York, NY 10010

\*These figures represent the guaranteed cash value and guaranteed life insurance benefit of both the base policy and the PUAI purchased by an annual \$3,911.05 out-of-pocket payment. Guaranteed cash value begins accumulating at the end of the first policy year. Guarantees are backed by the claims-paying ability of New York Life Insurance Company.