

# Get the right protection now to make sure they have enough later.

Anyone with a young family knows how much it takes to make sure they are happy, healthy, and safe. But you must be wondering what would happen to them if something were to happen to both you and your spouse? They would certainly miss more than your being there.

You want to provide them with more than the basics, so how do you ensure that big expenses, like a college education and more, are covered in case the unexpected happens? By insuring both parents with a New York Life Custom Survivorship Whole Life policy, you can secure your family's future for less than you think.

## Let's look at a young couple...

35-year-old male and 35-year-old female, nonsmokers, 20-pay Custom Survivorship Whole Life\*

Year	Annual Premium	Cumulative Premiums Paid	Guaranteed Death Benefit	Guaranteed Cash Value
5	\$3,400	\$17,000	\$250,000	\$11,000
10	\$3,400	\$34,000	\$250,000	\$28,000
20	\$3,400	\$68,000	\$250,000	\$73,000
30	None due	\$68,000	\$250,000	\$106,900
50 (Age 85)	None due	\$68,000	\$250,000	\$187,400

\* Hypothetical example for illustrative purposes only.  
Other rate classes are available. Life insurance applications are subject to underwriting.

## It's protection for you, your spouse, and your entire family.

Because a Custom Survivorship Whole Life policy pays out upon the death of the second person, the policy premium is generally more affordable—something that's important for young families with lots of expenses. You, or your spouse, will enjoy continued coverage and still have access to the cash value in your policy via policy loans<sup>1</sup> in the event that either one of you dies, with your cash value continuing to grow as long as the premiums continue to be paid. Upon the death of the second insured, your beneficiaries will receive the policy's death benefit, generally tax and probate free.

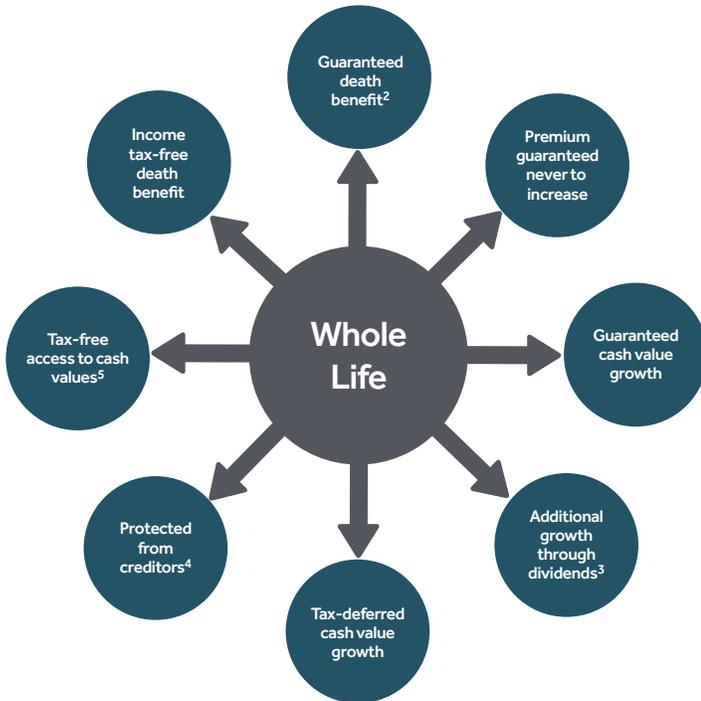
## Terms you can live with.

There are payment period options that will fit almost any budget, including 10-, 20-, or 30-year and pay to 100 premium payment schedules. You can also choose from a number of optional riders (some at additional cost) that customize and enhance your policy. Your New York Life agent can work with you to determine what policy and riders will get you the level of protection that's most appropriate for you, your budget, and your goals.



## And don't forget, whole life comes with other benefits...

Protecting your family with a whole life policy allows you to put your money in a product that is tax advantageous because the death benefit your beneficiaries receive is income tax free. Not only that, your cash value grows tax deferred and can be accessed income tax free if structured properly.



## So, what are you waiting for?

A Custom Survivorship Whole Life policy from New York Life Insurance Company offers:

- The ability to protect those you care about most.
- Guaranteed cash value that grows tax deferred with a premium that fits your budget.
- The ability to access your cash value if ever needed.<sup>1</sup>

Let's talk about taking advantage of all the benefits of a Custom Survivorship Whole Life policy today.

## Additional term insurance riders maximize your coverage.

- A First-to-Die rider can provide short-term protection of additional income when the first person covered dies, while maintaining the full value of the policy's death benefit.<sup>5</sup>
- A Second-to-Die rider can provide additional term insurance coverage at an affordable cost, with options to convert to permanent insurance in the future.<sup>5</sup>

<sup>1</sup> You can access the cash value in your policy, generally tax free, via partial surrenders and policy loans, which reduce the policy's cash value and death benefit. Loans also accrue interest.

<sup>2</sup> All guarantees are based upon the claims paying ability of the issuer.

<sup>3</sup> Dividends, which provide opportunity for cash value growth, are not guaranteed.

<sup>4</sup> Varies by state.

<sup>5</sup> The Level Term First-to-Die rider must be elected at issue. The Level Term First-to-Die and Second-to-Die rider premiums are level and guaranteed for the first five policy years and will increase annually thereafter. Level Term First-to-Die and Level Term Second-to-Die riders are available for purchase. There are no additional fees to exercise the riders. Please refer to the rider fact sheets for all other terms and conditions.

In Oregon, the Custom Survivorship Whole Life policy form number is ICC13213-100. The Level Term First-to-Die rider form number is ICC13213-475; the Level Term Second-to-Die rider form number is ICC14214-350.

## New York Life Insurance Company

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