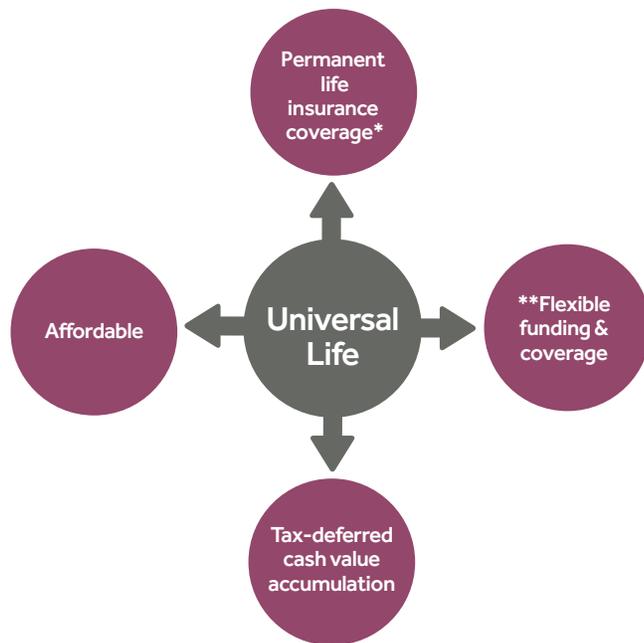


Universal Life: A lifetime of affordable protection.

We meet John, 46, and Karen following the birth of their second child. Having two young dependants raised some important questions, so John and Karen called their New York Life agent. Their agent recommended \$250,000 in life insurance with a New York Life Universal Life (NYL UL) insurance policy. The NYL UL policy offered John and Karen the opportunity to obtain the permanent coverage they needed without taxing their budget. Furthermore, an NYL UL policy provides John and Karen with the flexibility to meet their changing needs.



2011

John and Karen purchase a \$250,000 NYL UL policy

2016

John and Karen purchase a larger home

2031

John and Karen begin a much-deserved retirement.

2014

John receives a promotion

2027

John and Karen's oldest child begins college

* Policy will terminate if the cash surrender value is insufficient to pay the monthly deductions. This can happen due to insufficient premium payments, if loans or withdrawals are made, or if current interest rates or charges fluctuate.

** May be subject to additional underwriting or limit on maximum premium, in some instances.



Taking advantage of the premium flexibility of NYL Universal Life to meet changing needs.

2014

This year, John is promoted and receives a salary increase. John and Karen decide to fund a bit more into their insurance policy so they have the option to pay lower premiums in the future.

2016

John and Karen's children are growing and their home is feeling smaller every day. They make the decision to move. To cover a portion of that year's additional expense, John and Karen utilize their option to pay a bit less into their Universal Life policy.

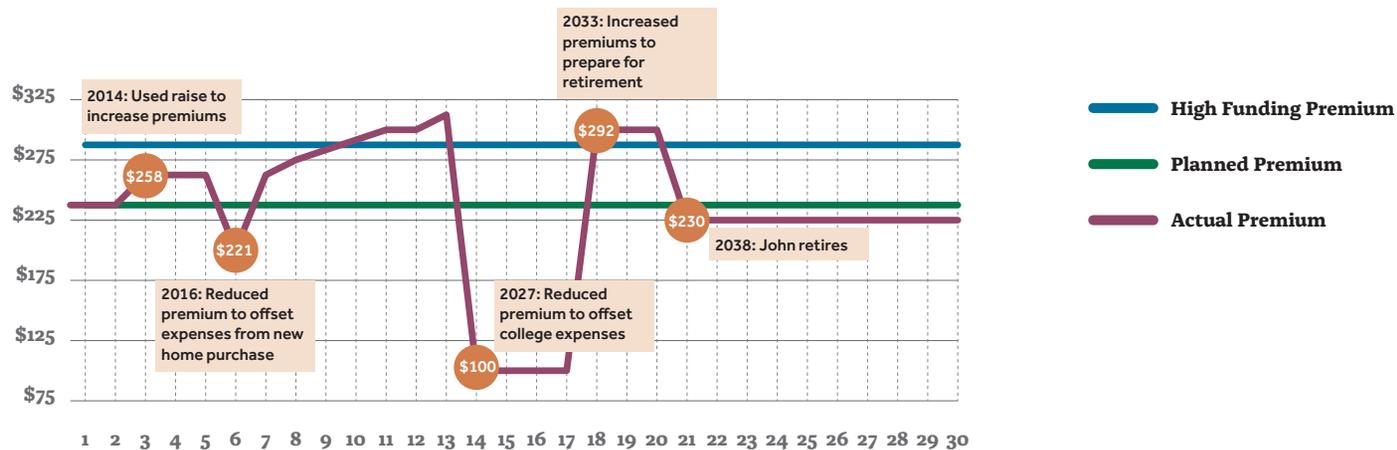
2027

John and Karen's first child is starting college. They reduce their premiums to just \$100 per month for four years to partially offset additional education expenses.

2033

John and Karen celebrate the college graduation of their last child. They are finally finished paying for their children's education and decide to increase their insurance premiums for the next few years so they can pay a lower premium, just \$230 a month, when John retires.

Throughout the life of their policy, John and Karen make many funding changes to meet their needs, and their NYL UL policy allows them to make those changes while keeping their coverage throughout their lifetime.



The scenario above is hypothetical and represents the possible management of a universal life policy's premium flexibility in relation to the changing life needs of an imaginary couple. It does not represent the future premium requirements of any policy.

In Oregon, the New York Life Universal Life policy form number is 311-51.27.

New York Life Insurance Company

New York Life Insurance and Annuity Corporation
(NYLIAC) (A Delaware Corporation)

51 Madison Avenue
New York, NY 10010

www.newyorklife.com

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