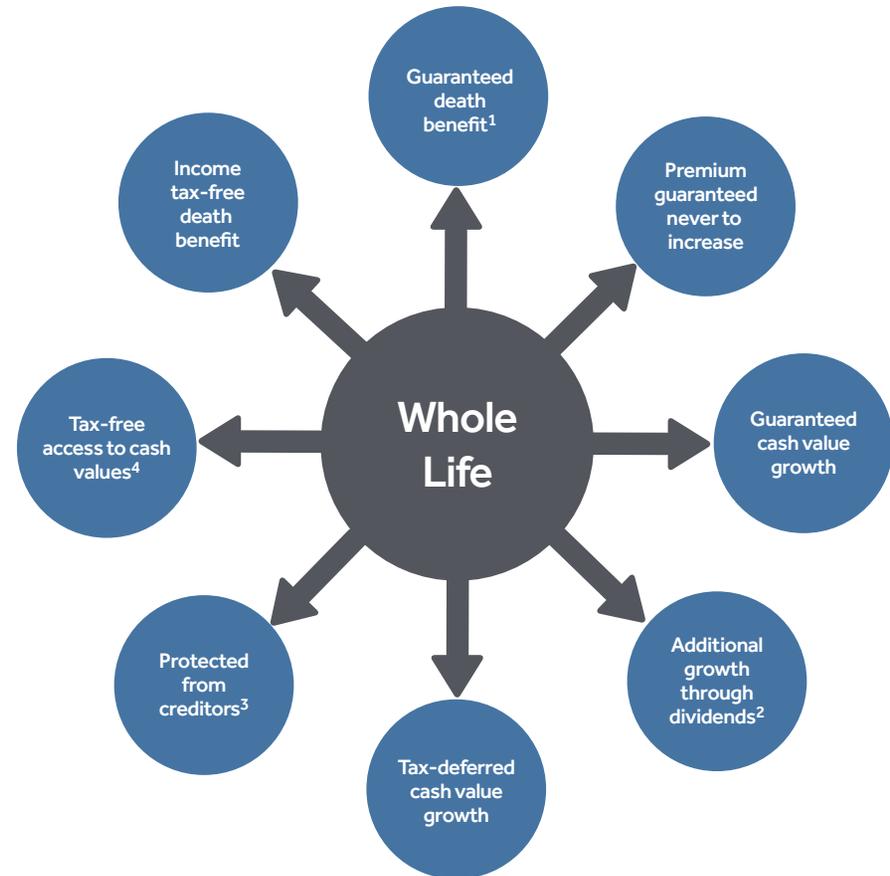


Whole life provides a lifetime of protection and value.

Enhance the value of your whole life policy with additional options:

- The **Option to Purchase Paid-Up Additions** Rider allows you to pay additional money into your policy to increase your death benefit and cash value. The more you fund it, the faster your cash value grows.
- If you become totally disabled, the **Disability Waiver of Premium** Rider can ensure that your policy remains in force, and that your cash value continues to accumulate.
- The **Chronic Care** Rider allows you to leverage your life insurance coverage to help mitigate the costs associated with chronic-care needs.



Whole life is permanent cash value life insurance that provides a holistic approach to protecting and helping to build your financial future, providing a lifetime of protection and value.

- The death benefit is **guaranteed**.¹
- Your premium is **guaranteed** for the life of the policy, which means the premium is **guaranteed** never to increase, regardless of your health, the economic environment, your age, or inflation. You can lock in the price.
- Your policy has **guaranteed** cash value that is **guaranteed** to grow.
- Because you are an owner of a participating policy in a mutual company, your policy can have additional cash value growth through dividends,² which are not guaranteed. However, keep in mind that once dividends are paid, they cannot decrease in value.
- As the cash value grows, you do not pay income taxes on it, allowing it to grow even faster.
- Policy values are generally protected from creditors,³ which provides peace of mind that the policy will be there for you when you need it.
- If you choose to access the cash value in the policy via policy loans,⁴ you can do so income tax free, provided the policy is not a modified endowment contract. And you can use this cash value for any dream or need, whether it's to help send a child to college or provide additional income during retirement.
- When you die, the death benefit generally passes income tax free to your beneficiaries.

There are additional options available to enhance your policy.

- Because of the benefits of whole life, many clients ask if they can put more money into their policies, and the Option to Purchase Paid-Up Additions Rider allows you to do that.⁵
- The optional Disability Waiver of Premium Rider, available at an additional cost,⁶ will ensure that the premiums are put into your policy if you are completely disabled. This means that the death benefit and the cash values will still be there for your family. Another great feature of the rider is that scheduled Option to Purchase Paid-Up Additions premiums will continue to be paid into the policy in the event that you are disabled.⁷
- The Chronic Care Rider,⁸ also available at an additional cost, provides you with protection from the financial hardships of chronic care by offering tax-free acceleration of a portion of the policy's face amount in the event that the insured becomes chronically ill. Once the insured is certified as chronically ill by a licensed health care practitioner, we will pay benefits to use as you wish—no receipts or plan of care needed.

With these additional options, your whole life insurance can provide protection for your family when you die or become disabled, or provide a source of cash should you need it for any of life's events, including a chronic illness.

In Oregon, the policy form number for New York Life Whole Life and New York Life Custom Whole Life is ICC15216-50P. The rider form numbers are as follows: Disability Waiver of Premium: ICC13213-215; Option to Purchase Paid-Up Additions: ICC14215-330 and ICC14215-333; and Chronic Care: ICC13-231-72.

¹ All guarantees are based on the claims-paying ability of the issuer.

² Dividends, which provide opportunity for cash value growth, are not guaranteed.

³ Varies by state and may be limited.

⁴ You can access the cash value in your policy, generally tax free, via partial surrenders and policy loans. Policy loans and surrenders reduce the policy's cash value and death benefit. Loans also accrue interest.

⁵ Within certain limits and conditions in jurisdictions where approved, there is an upfront expense charge on the Option to Purchase Paid-Up Additions premium. Please consult your New York Life agent for complete information.

⁶ There is no additional charge for the Waiver of Premium Rider on all newly issued standard or better whole life policies with face amounts of \$99,999 or less, for issue ages under 60.

⁷ Disability Waiver of Premium on a life insurance policy automatically applies to a billed Option to Purchase Paid-Up Additions Rider, thus scheduled Option to Purchase Paid-Up Additions payments will be made and your base policy's cash value and death benefit will continue to increase if you are totally disabled under the terms of the policy contract.

⁸ At issue, you elect a portion of your base face amount that will be eligible for acceleration under this rider (Chronic Care Benefit Pool). You also elect the benefit period of 25, 50, or 100 months. The benefits will be paid on a monthly basis, or annually if elected by the owner. The benefit period is selected at issue and is subject to policy minimums and maximums, and to federal limits. To be chronically ill means that the insured is unable to perform two out of six activities of daily living (bathing, dressing, eating, toileting, transferring, or continence) for at least 90 days, or has severe cognitive impairment. This rider is available on newly issued and select in-force Whole Life (WL) and Custom Whole Life (CWL) policies.

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

