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Sent: Monday, December 19, 2016 4:10 PM

Subject: NYLAM - New York Life's Updated No-Lapse Guarantee Product

Updated no-lapse guarantee product -- Custom Universal Life Guarantee (CULG)

- Repriced CULG which features premium reductions across the majority of risk classes.
- Retention up to \$15M.
- Available in all jurisdictions.
- Guaranteed death benefit¹ that can be customized for any period between 10 years or up to age 121.



Company Strength

Founded in 1845, we're the oldest mutual life insurance company in the United States with \$22.7 billion in surplus². New York Life Insurance and Annuity Corporation (NYLIAC) is the subsidiary of New York Life which issues CULG.

NYLIAC's financial strength ratings continue to be the highest currently available for insurance companies from all four major rating agencies³.

A++ Superior	A.M. Best
AAA Exceptionally Strong	Fitch
Aaa Exceptional	Moody's
A+ Very Strong	Standard & Poor's
Comdex ranking ⁴	100



Mutuality

Since we're not publicly traded, we do not have to answer to the short-term demands of Wall Street and can focus on the long-term needs of our policy owners.

¹The guarantees of the CULG policy are based on the claims-paying ability of the issuer.

²New York Life Insurance Company 2015 Report to Policy owners.

³Individual third-party rating reports as of 8/9/2016.

⁴The Comdex is not a rating, but a composite of all ratings. It ranks companies on a scale of 1 to 100, showing you, at-a-glance, where a company is ranked among all rated companies. The Comdex ranking is not equated to a grading system such as 90% equals an A or 80% equals a B. The Comdex ranking is a relative number that can change based on the following factors:

- If a company's ratings from one of the ratings services, A.M. Best, Standard and Poor's, Moody's, or Fitch, changes
- If one or more companies are added or removed from the list of insurers rated by the above rating services
- If another company with similar ratings experiences a rating change, the percentiles or Comdex ranking will adjust. For example, if 1,000 companies are rated, a company that is rated in the top 100 of these companies and meets the criteria for Comdex will have a Comdex ranking of approximately 90 or above.

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