

From: Richard Blaser <Richard_Blaser@newyorklife.com>
Sent: Monday, December 04, 2017 9:41 PM
To: Richard Blaser
Cc: Elizabeth A Cordova
Subject: NYLAM - NYL Pricing Changes Formal Announcement
Attachments: News! New York Life Whole Life Enhancements .pdf

FYI - Here is the formal announcement on the changes to the NYL pricing. There is some information on page 2 of the document with regards to the software.

If you interested in the pricing the best thing to do is request a quote.

Rick

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For Illustrations and Internal Sales Support:

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New Business, Application Forms, and Case Status:

If you have an encrypted email approved by NYL you can email requirements to AMN_NB@newyorklife.com.

If you do NOT have an encrypted email approved by NYL you can fax to 913-906-4093

For Inforce Policyowner Services:

1-866-695-3289 * amnsc@newyorklife.com



Enhancements to our Whole Life products

Dear valued producers:

We are pleased to announce enhancements to our Whole Life suite of products, effective December 4, 2017.

What's New?

Custom Whole Life (CWL)

- Reduced premiums on 5-25 pays
- 10-pay no longer a Modified Endowment Contract for non-smoker at face amounts of \$100K+

Whole Life (WL)

- Redesigned to provide better balance of cash value accumulation and death benefit protection
- Illustrated cash value improvements – ages 35-45

Important transition guidelines:

If Part I Application date is 12/4/2017 or later, clients would receive the new products and benefits.

If Part I Application date is 12/3/2017 or earlier, clients will receive current products and benefits.

Please note, during this transition, the current application can be used until January 4, 2018. Products will remain on the New York Life Illustration System (NYLIS) for approximately sixty (60) days after 12/4/2017.

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You will notice a few changes to NYLIS:

The user experience in NYLIS has been simplified. Instead of separate Whole Life product gateways, there is one link for CWL and WL.

What changed on NYLIS?



- Within the 'Base Policy' tab of NYLIS you can toggle between the two products (WL and CWL) if you wish to illustrate a specific 'Premium Pay Period' (CWL) or 'Pay to Age 100' (WL)

Below are screen shots of the new entry link for WL and CWL in NYLIS, and the screen to toggle between the Whole Life products:

Product Name	Description
Whole Life, Value Whole Life and Custom Whole Life AD117	Customize this Whole Life product by selecting a premium paying period from 5 to 75 years or elect to have the policy paid up at the insured's age 100 or age 121

Type	Interest Rate	Age (BOY)/Years
Paid Up Additions		A35-A120

For further information, or if you have questions on the NYLIS, please contact our sales support team at amn_sales_support@newyorklife.com or (888) 695-4748. You can also login to our website, <https://www.newyorklife.com/amn>, and access additional information or marketing materials. We appreciate your business and look forward to continued partnership.

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SMRU1757704 (Exp. 11/29/2018)

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

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