



Just the right fit.

Whether you're starting a family, enjoying retirement, or wherever you find yourself, we offer products and solutions that can help you reach your financial goals.

Life Insurance.

New York Life offers a full array of products, including whole life, term life and universal life. With a variety of policies and riders to choose from, I can recommend a customized solution for almost any need you may have.

Annuities

New York Life and New York Life Insurance and Annuity Corporation offers fixed deferred annuities for the accumulation stage of retirement, as well as guaranteed¹ future income annuities (fixed income annuities) that can help you turn savings into an income stream that will last a lifetime.

Individual Disability Insurance

Individual disability insurance policy can help protect your lifestyle by providing a monthly benefit that replaces a portion of the income you might lose if you experience a disabling event.

Long-term care insurance

For more information on our Long-term Care Insurance, please visit our Company's website at <http://www.newyorklife.com/products/long-term-care>.

¹ Guarantees backed by the claims-paying ability of the issuer.

New York Life Insurance Company

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

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New York, NY 10010

www.newyorklife.com

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Build strong financial strategies for your family and your business.

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After 178 years, we can break it down to one word

Trust.

As your New York Life Agent, I can work with you to identify your goals, understand your needs, and offer insurance and financial products that can help you achieve peace of mind. At New York Life every decision we make, every action we take, has one overriding purpose: To be here when you, our policy owners need us.



Putting you first.

As a mutual life insurance company, New York Life has no obligations to stockholders and can focus exclusively on the needs and concerns of its policy owners.

Keeping our promises.

Since our founding in 1845, New York Life Insurance Company has been helping individuals, families, and business plan for the future. Today, as always, we are committed to meeting our obligations and hold true to our principles of humanity, integrity, and financial strength.

Focused on your goals.

I can help you ensure a sound financial future for you, your family, and your business by providing customized recommendations based on your individual situation and goals.

To protect: Build a foundation

- Protect your family's lifestyle
- Meet growing family needs
- Start a savings plan

To accumulate: Grow and protect your wealth

- Continue to save and grow your wealth
- Protect your savings and retirement nest egg
- Plan how you'll replace your income during retirement

To distribute: Enjoy and protect your wealth

- Generate income
- Live well throughout your retirement
- Protect your retirement plan
- Leave a legacy

A customized approach.

I can make recommendations, tailored to your needs, on a wide variety of protection and financial matters, including:

Personal solution

- Life insurance protection
- College funding
- Retirement planning
- Mortgage protection using life insurance
- Estate planning
- Leaving a legacy
- Individual Disability Insurance

Business solution

- Business strategies using life insurance
- Buy-sell funding
- Deferred compensation
- Executive bonus
- Key person protection
- Funding for qualified plans IRAs; Traditional, Roth, SEP, SIMPLE, Keoghs, 403(b)