

Guaranteed growth and a lifetime of protection. No ifs, ands, or recessions.

Value After 10 Years
New York Life \$50,000 Whole Life Policy
and the S&P 500 Index (9.30.00 – 9.30.10)

****Beware of Agent's Continued Use of this Ad****

****Seek Legal Help If You Bought on The Basis of This Misleading Ad****



****Misleading Advertisement****

****Misleading Ad Appeared in Leading Publications Nationwide**

****Be Very Wary Of****

How many of your investments increase in value year after year even during an economic downturn? The guaranteed cash value of whole life insurance from New York Life does, as it has every year for the past 155 years. And in each of those years, New York Life has paid dividends to our policyholders in addition to the returns we guarantee. It's a secure way to help meet your financial goals while providing the protection of life insurance and significant tax-deferred savings. And it's the most selfless gift you can give your family. For more information, talk to your New York Life agent. Or, visit www.guaranteematter.com



THE COMPANY YOU KEEP®

The chart shows the difference in accumulation after ten years' time of the cash value of the whole life product versus the index's rate of return. The whole life policy was purchased in 2000 for a 35-year-old, non-smoking male; \$648 annual premium plus \$14,352 lump sum payment for paid-up additional insurance. Return is net of annual premium obligation. Results may vary depending on age, class, and gender. The 3.83% average annual rate of return and \$21,837 cash value shown reflect the increase in the policy's total cash value. "Guaranteed growth" refers to the sum of the guaranteed cash value of both the base policy and the paid-up additional insurance minus the initial payment (\$2,862). Dividends are not guaranteed. Cash value is accessible through loans, which accrue interest, and surrenders. Both reduce the total cash value and death benefit, and unpaid loan interest could result in the policy lapsing. Cash value of a whole life insurance policy begins accumulating at the end of the first policy year. Guarantees are dependent upon the claims-paying ability of the issuer. This chart also shows the hypothetical historical performance of a \$15,000 investment, which tracks the returns of the S&P 500 index. S&P 500® is a trademark of the McGraw-Hill Companies, Inc. The S&P 500 is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Returns reflect reinvestment of all income and capital gain distribution, and an investment cannot be made directly into an index. Past performance is not indicative of future results. In Oregon, the Whole Life policy form number is 208.50.27. The form number for the OPP Rider is 208-330, which is a general form number and not specific to the state of Oregon. (Exp. 1/11) © 2010 New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

Text on Angle and/or With Asterisks Added by Breadwinners' Insurance