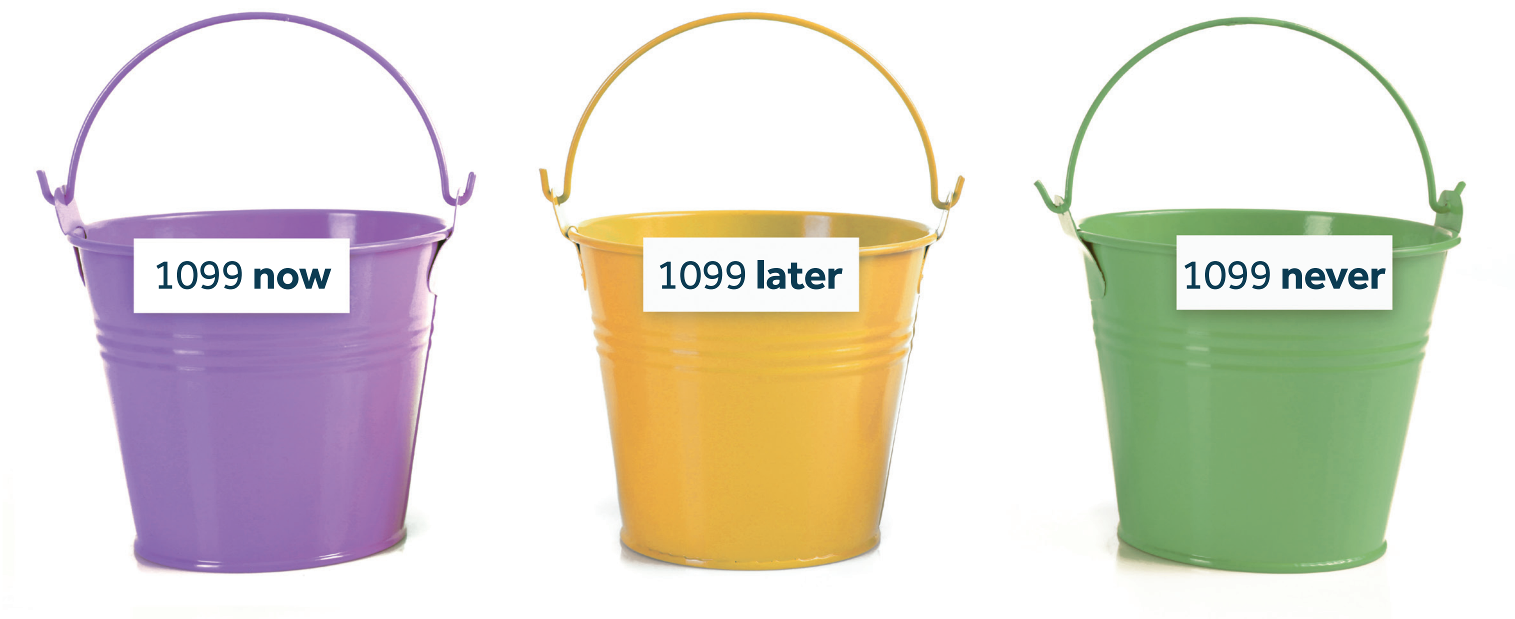
Gains or growth of your assets fall into three income taxation categories:

Asset: Puts money in your pocket.
Liability: Takes money out of your pocket.

Taxable	Tax Deferred	Tax-Free Income[1]

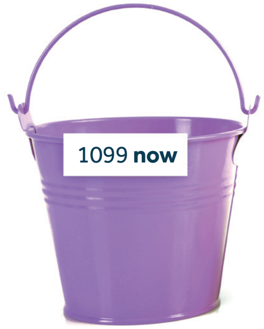


If I don't tell you anything more, where do you want most of your money?

[1]Certain interest, although exempt from federal income tax, may still be reportable to the IRS and, in certain circumstances, may be subject to the alternative minimum tax (AMT).

Where are your assets now?

Taxable



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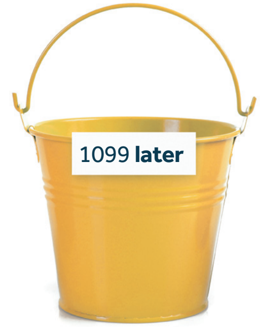
Tax Deferred



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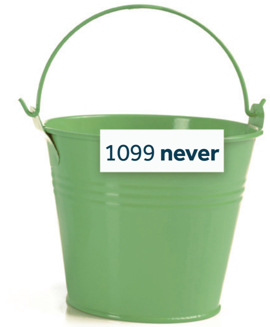
Tax-Free Income[1]



________%

Are you happy with those percentages?
Would you like to discuss redistributing some of your assets?

Taxable Income		Tax-Deferred Distributions		Tax-Free Distributions	
Savings & CDs	$	401(k)	$	Roth Accounts	$
Investment Accounts	$	IRA	$	529 Plans	$
Real Estate	$	Annuity	$	Municipal Bonds	$
Business Income	$	Other deferred compensation plans	$	Cash Value Life Insurance*	$
Other	$	Other	$	Other	$

*The primary purpose of Cash Value Life Insurance is to provide a death benefit. Cash Value Life Insurance not a retirement account, unlike a Roth IRA. Cash Value Life Insurance is not an interest-bearing debt obligation, like a Muni Bond. However, Cash Value Life Insurance does offer tax-free access to the cash value, where upon withdrawing cash value will reduce the cash value and death benefit.

Taxable, tax deferred, and tax free refer to the tax treatment of any earnings/growth/gain from these assets.

[2]Please note that redistributing assets among the "buckets" may trigger tax consequences. For example: selling assets in the taxable bucket in order to invest in assets in the tax-deferred bucket could trigger capital gains taxes. Please consult your tax advisor for advice before taking any action.

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

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