



Whole Life Insurance — an Asset in Your Portfolio

Addressing protection, retirement,
investment, and estate planning needs.

Eagle
Strategies
LLC

● PROTECTION. RETIREMENT.
● INVESTMENT. ESTATE.



Whole Life Insurance:

Addresses the protection, retirement, investment, and estate planning aspects of your portfolio.

When you think about the purpose a whole life policy provides, you generally focus on death benefit protection.

If you limit your decision making to just the death benefit associated with a whole life policy, you are not taking full advantage of the important role insurance contributes to helping you achieve your financial goals.

It can also help provide income in retirement if your needs change, reduce the risk potential in your portfolio, and is an effective way to transfer wealth.

By working with a Financial Advisor affiliated with Eagle Strategies, a wholly owned subsidiary of New York Life, you have access to the benefits offered through a New York Life whole life insurance policy.



**PROTECTION. RETIREMENT.
INVESTMENT. ESTATE.**

Trusted Guidance. Comprehensive Solutions.

Whole life insurance offers multiple benefits to your portfolio



Protect your family and their future.

It's peace of mind for you—and for them.

Life insurance ensures you, your family, and/or your business are properly protected from premature death. Since the death benefit of a whole life policy is guaranteed,¹ you can be sure that your beneficiaries will have the financial resources needed to maintain the lifestyle you worked so hard to provide.

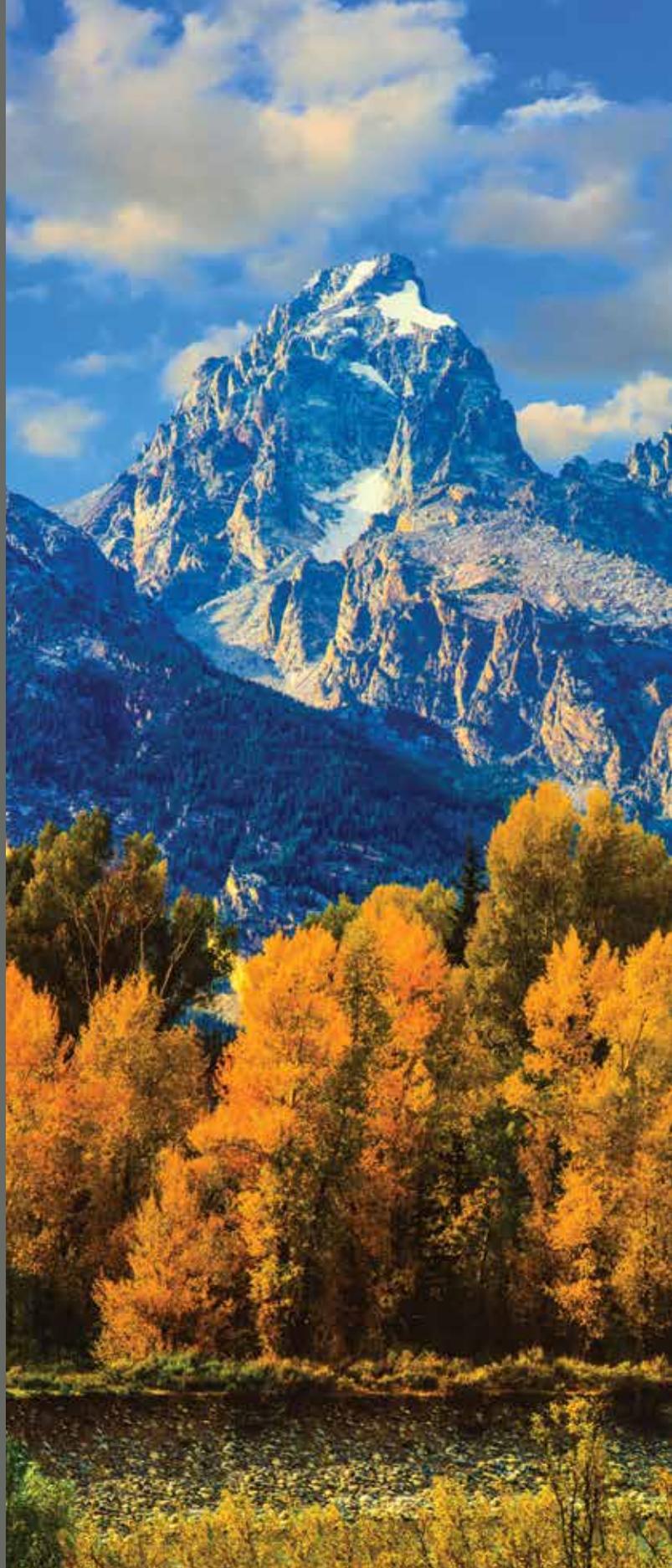
It's a great way to leverage your money.

Unlike many assets in your portfolio, the death benefit protection of a whole life policy does not take time to build. As long as you pay your premiums, your family is 100% protected from the very first day your policy is in force. The below example illustrates how whole life insurance can be an effective way to leverage your money and protect your investments.

Initial Premium Payment (AD116):	\$261.02*
Guaranteed Death Benefit:	\$250,000

* The premium quoted is for a 35-year-old male, rated select preferred, paying monthly Check-O-Matic premiums on a whole life (AD 116) policy with a \$250,000 face amount. Your premiums may differ. Premiums must be paid on an ongoing basis in order to keep the policy from lapsing and to realize the potential benefits of the policy.

¹ Guarantees are based on the claims-paying ability of the issuer.



Access to income in retirement.



Whole life insurance can also offer income during retirement. If you no longer need the full death benefit, you can use the policy's cash value to supplement your retirement income.

What is cash value?

Cash value is a pool of money that grows—tax deferred—within your policy over time. If your need for life insurance protection changes, you can use this “living benefit” to give your retirement income a boost—tax free in most cases.²

Cash value options

Here are just a few ways that cash value can help during retirement:

1.

Since you have the cash value in your policy to fall back on during hard times, you may be able to invest your other assets more aggressively and pursue higher returns.

2.

While a common rule of thumb says that you can withdraw 4% from your retirement savings each year, you may be able to take even more—possibly 6%–7%—if you know that you can use your policy's cash value if necessary. Of course, accessing the cash value will reduce your total cash value and total death benefit.

3.

You can use the cash value to supplement your income during down markets so that you do not have to liquidate assets when prices are depressed. While others are selling portions of their portfolio to maintain their lifestyle, you can use your cash value and give your assets time to recover.

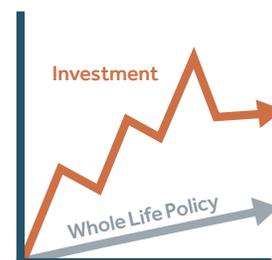
Protect your family, your business, and even your finances.

Here's why whole life insurance can be a smart addition to your overall financial plan.



When the market's down, withdrawing money from your investment account can lock in losses, quickly depleting your balance.

Here's how you can be more flexible.



Your cash value is guaranteed to increase. Taking money from your whole life policy leaves money in your investment portfolio.

² Loans against the policy and cash value accrue interest and, if not paid back, will reduce the policy's death benefit and cash value. There may be tax implications for loans from policies recognized as modified endowment contracts (MECs), or if you partially surrender your policy with the surrender exceeding the cost basis of the policy. Distributions, including loans, from an MEC are taxable to the extent of the gain in the policy and may be subject to a 10% additional tax if the owner is under age 59½.

Whole life insurance is a non-correlated asset that offers cash value growth and reduces portfolio risk.



New York Life has long believed that the guaranteed cash value¹ and dividend potential² of whole life insurance can benefit a portfolio. To quantify this belief, New York Life commissioned Morningstar Investment Management to test their theory. They compared a traditional portfolio of stocks and bonds to portfolios with an allocation to a New York Life whole life insurance policy.

Morningstar confirmed New York Life's belief.

The Morningstar study found that a portfolio with whole life insurance generated potentially almost the same return as the portfolio without it. However, the cash value accumulation grew more steadily than the fixed income investments, which rose and fell with market conditions, thereby significantly lowering the risk/volatility.³

Additionally, cash value accumulates tax deferred, which is not the case with most traditional fixed income investments. Please see footnote 4 for assumptions related to the data. Results for any individual may vary significantly.⁴



	Traditional Portfolio	Portfolio 1 with Whole Life	Portfolio 2 with Whole Life	Portfolio 3 with Whole Life	Portfolio 4 with Whole Life
Stocks	50%	50%	50%	50%	50%
Bonds	50%	40%	30%	20%	10%
Whole Life Policy	0%	10%	20%	30%	40%
Portfolio Annual Return	6.28%	6.27%	6.26%	6.25%	6.24%
Portfolio Standard Deviation	8.41%	8.26%	8.14%	8.05%	7.98%
Sharpe Ratio*	0.486	0.493	0.499	0.503	0.506

* The average return earned in excess of the risk-free rate per unit of volatility or total risk. Subtracting the risk-free rate from the mean return, the performance associated with risk taking activities can be isolated.

¹ Guarantees are based on the claims-paying ability of the issuer.

² Dividends are not guaranteed, but have been paid for 163 consecutive years.

³ The return for the whole life policy in this context is a measure of the interest rate at which the net present value of the premiums paid equals the net present value of the cash value, over a given period of time. The risk of the cash value of a whole life policy is the percentage variation between the projected and realized cash surrender values on an annual basis. A higher risk percentage indicates greater volatility. The risk of the equity and fixed income indexes represents the percentage variation in price changes for the securities making up the indexes.

⁴ These results were based on an evaluation of the realized dividends and cash surrender values of a whole life policy issued 1/1/82–12/31/16 (35-year-old male, \$250,000 face amount, select preferred rating, annual premium of \$3,585) and the historical results of the S&P 500 and Bloomberg Barclays US Aggregate Bond Index. The indexes are unmanaged broad-based indicators of the U.S. stock and bond markets. Past results of the policy and the indexes are no indication of future results. Index results include taxes and investment management fees. Pricing and underwriting factors have changed significantly since 1982, which can affect the results.



Limitations to keep in mind.

The Morningstar study assumes the hypothetical owner remains in the policy for 35 years and pays all premiums. It assumes that no withdrawals or loans have been made during the period, as policy owner actions can affect the results of a life insurance policy significantly. The results are based on past dividend history, but it's important to know that future dividend payout rates cannot be predicted. Also, it's unlikely that New York Life will continue to have the same investment results on the assets supporting its policy obligations or the same mortality rates and expenses. Therefore, the results in this research offer no assurances about the future.

Reinvesting your dividends.



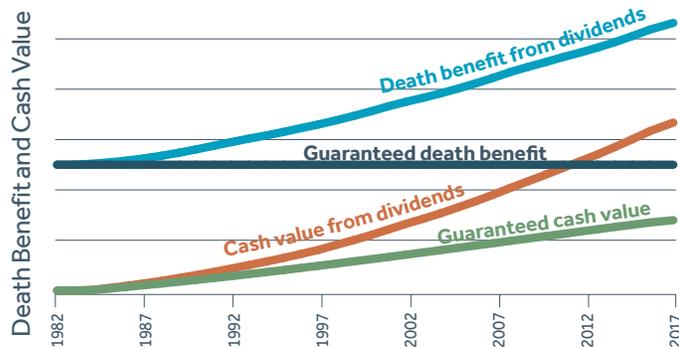
Since Eagle Strategies is a wholly owned subsidiary of New York Life, a mutual insurance company, you will be eligible to participate in any dividends the company declares. While these dividends are not guaranteed, New York Life has paid dividends to participating policy owners for 163 consecutive years.

If the company declares a dividend, you can:

- Request a cash payment
- Deposit the money with New York Life so it can earn interest
- Apply the funds to future premium payments
- Purchase more insurance coverage

Make your policy grow even faster.

You can use your whole life dividends to purchase additional coverage, which gives you more death benefit protection, more cash value, and more dividend-earning potential year after year. Like stock dividends, these benefits compound over time so that the value of your policy has the potential to increase faster than might otherwise be possible.



The graph above is hypothetical and designed solely to show how guaranteed cash values, non-guaranteed dividends, and guaranteed death benefits relate in a whole life policy over the imaginary life of a policy. They do not represent any specific policy nor do they represent actual results. A policy must be kept in force through premium payments in order to enjoy its long-term benefits.

Use tax benefits to your advantage.

Another reason to make whole life part of your portfolio is its many tax advantages.

Since you will be using after-tax dollars to pay for your policy, you—or your beneficiaries—will enjoy the following benefits:

You	Your Beneficiaries
Tax-deferred cash value growth	Income tax-free death benefit (in most cases)
Tax-free loans and surrenders ¹	Help offset estate taxes (if applicable)

¹ Loans against the policy and cash value accrue interest and, if not paid back, will reduce the policy's death benefit and cash value. There may be tax implications for loans from policies recognized as modified endowment contracts (MECs), or if you partially surrender your policy with the surrender exceeding the cost basis of the policy. Distributions, including loans, from an MEC are taxable to the extent of the gain in the policy and may be subject to a 10% additional tax if the owner is under age 59½.



Whole life insurance can help you achieve your estate planning goals.



It is an efficient way to transfer wealth.

The death benefit of a whole life insurance policy is generally tax free income, making whole life insurance an efficient way to transfer wealth and create a meaningful legacy.

Your death benefit adds even more value.

If you are still not convinced about the long-term value whole life insurance provides, take a moment to consider the death benefit your loved ones will eventually receive. From the moment your policy is in force, your family is 100% protected and, as long as you continue to pay your premiums, your death benefit is 100% guaranteed. Additionally, the proceeds of a whole life insurance policy are usually free from federal income tax—making it an extremely efficient way to transfer wealth.

Next steps

Speak to your Financial Advisor about how you can leverage a whole life insurance policy to help address some of your protection, retirement, investment, and estate planning goals.





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Trusted Guidance. Comprehensive Solutions.

Alex Agahi is a Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency, and a Financial Adviser offering investment advisory services through Eagle Strategies LLC, A Registered Investment Adviser.

Alex Agahi is also an agent licensed to sell insurance through New York Life Insurance Company and may be licensed to sell insurance through various other independent unaffiliated insurance companies.

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New York Life Insurance Company is the issuer of New York Life Whole Life. In Oregon, the Whole Life policy form number is ICC15216-50P

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Alex Agahi, Financial Adviser

infinite Wealth

2020 Main Street, Suite 1200

Irvine, Ca 92614

www.infinetwealthfinancial.com

CA Insurance Licence #0B93526

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