



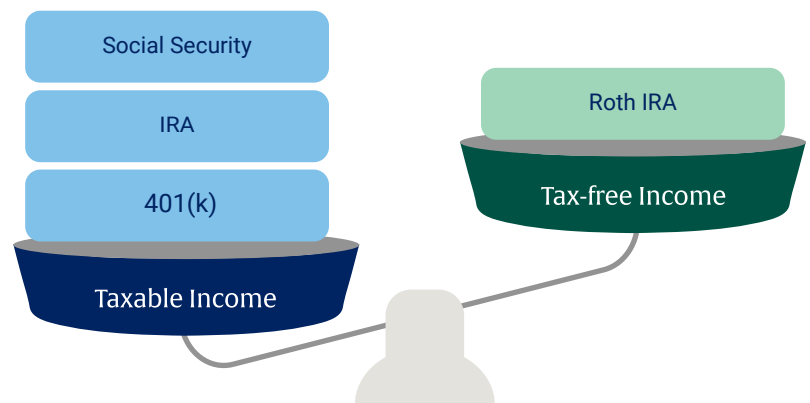
TAX DIVERSIFICATION

Keep more of your retirement income, so you can enjoy more of your retirement

See how tax diversification can preserve more of your savings for income in retirement.

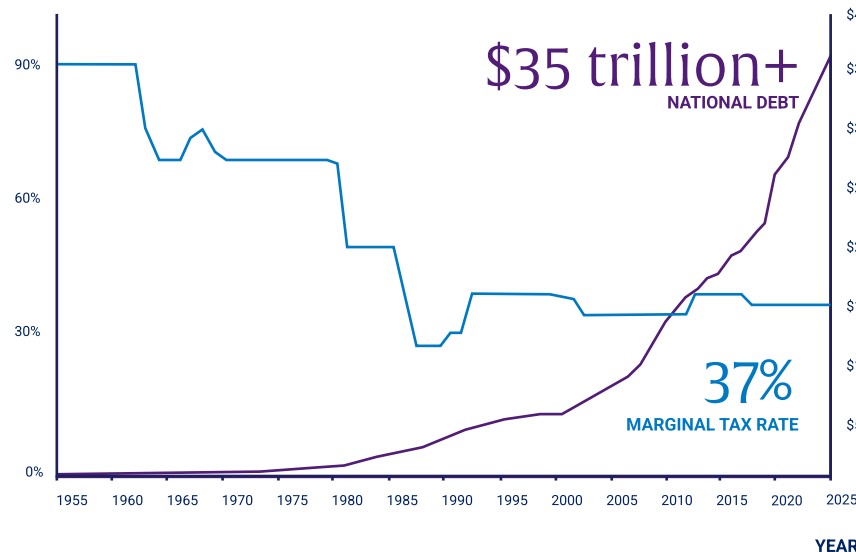
Do you know how your retirement income will be taxed?

Your lineup of retirement income sources might look something like this—with a heavy weighting on accounts that may be subject to taxation in retirement. If so, it may be a good idea to consider balancing it out with some tax-free income sources.



Hypothetical example for illustrative purposes only. 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).

TOP MARGINAL INCOME TAX RATE



Where do you think tax rates are headed next?

Income tax rates are currently near historic lows— but with the national debt at historic highs, it follows that tax rates may need to rise in the future to address this situation.

So how can you prepare your retirement plan for this uncertainty?

The graph illustrates the highest marginal income tax rates over time. Exemptions, deductions, and state and local taxes are not taken into account when illustrating these marginal tax rates. Your actual tax rates may vary from those shown on the graph, and historical rates are not a guarantee of future rates.

Source: IRS.gov, Treasury.gov



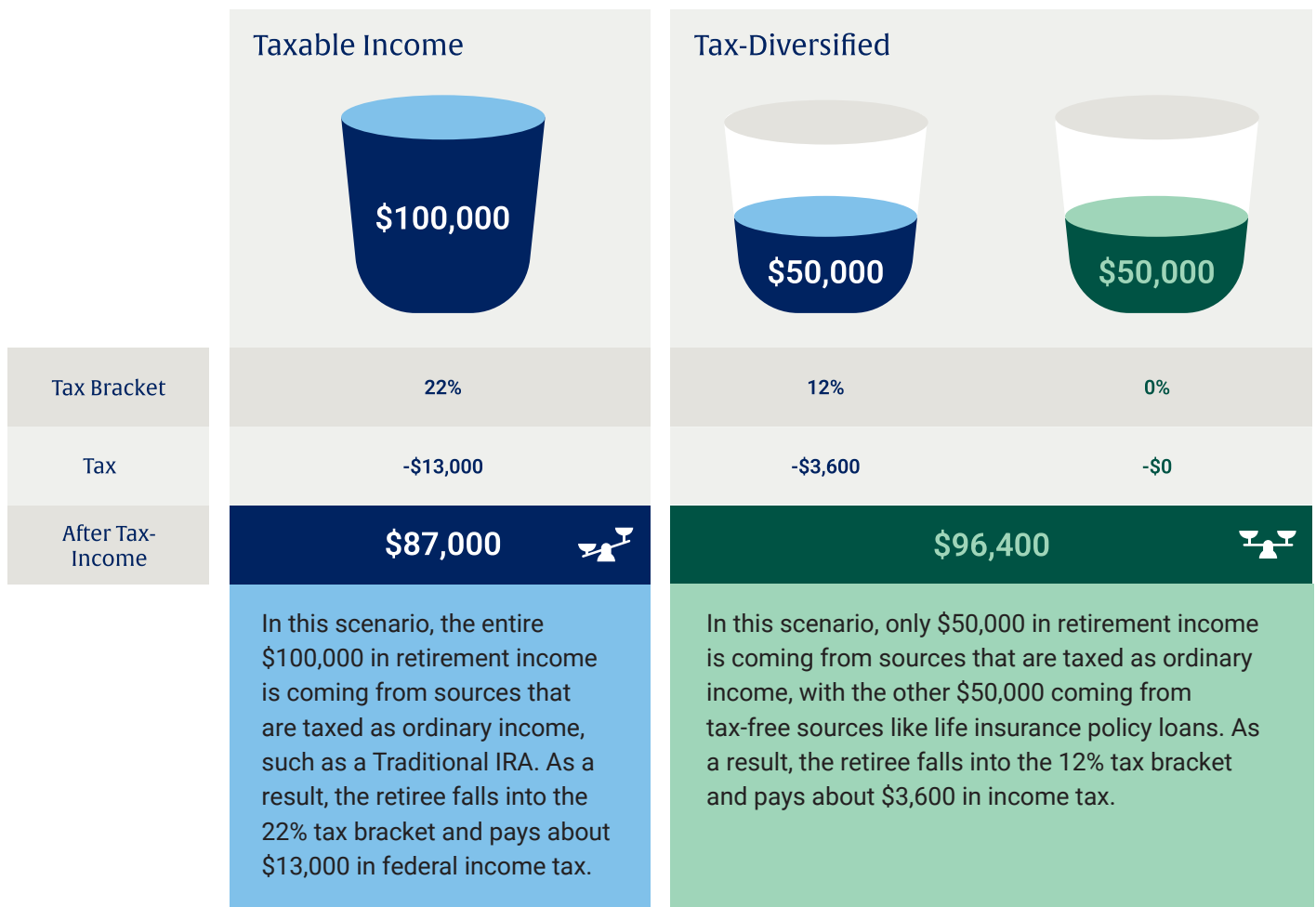
Keep more of what you've built

Tax diversification could allow you to keep more of your retirement income.



The diversification difference

See \$100,000 in retirement income— with and without tax diversification.



Example assumes a single filer claiming the standard deduction and paying federal income tax under 2026 tax brackets. Does not account for state and local taxes or for the differential in taxes on contributions to pre-tax vs. after-tax accounts. This example does not represent the performance of any particular product; your actual results will vary and may be more or less favorable.

Applying life insurance policy cash values in order to supplement retirement income significantly involves making a long term commitment to paying premiums and keeping the policy in force. This hypothetical example is strictly a mathematical scenario related to how tax rates apply. It does not represent how much income can be accessed from a specific life insurance policy. That will depend on the structure of the policy, its funding and other factors that are not represented here.



Cash-value life insurance: Protection, growth, and tax-free income

 Lasting protection A permanent life insurance policy provides a death benefit to your loved ones, assuming premium payments have been made in a timely manner. And as your life insurance needs change, the policy continues to offer value by supporting your financial needs in retirement.	 Growth opportunities to meet your needs There are different policies which have an opportunity to accumulate cash value in distinct ways: A Whole Life policy can provide steady, guaranteed growth¹, while a Variable Life policy can allow you to pursue market returns².	 Tax-free policy loans As your policy matures in the future, you can typically take tax-free loans³ from your policy's cash value-diversifying the tax treatment of your retirement income and potentially lowering your overall tax burden in retirement.
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¹ Guarantees are based on the claims-paying ability of the issuer.

² Variable life policies are subject to market risk including possible loss of principal.

³ Certain tax advantages are no longer applicable to a life insurance policy if too much money is put into the policy during its first seven years, or during the seven-year period after a "material change" to the policy.

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing variable life insurance. The prospectus contains this and other information and can be obtained from a registered representative. Read the prospectuses carefully before you invest or send money.

A diversified retirement plan, backed by a rock-solid company

We can help you build a retirement plan that meets your personal tax diversification needs— and give you the peace of mind of knowing it's backed by the financial strength of New York Life.



A proven track record of financial strength¹.



Recognized as an industry leader by top financial publications².



180 years of keeping our promises to policy owners.

A New York Life financial professional can help you pursue Protection-Powered Growth™ in your retirement plan – backed up by New York Life's proven track record of financial strength and reliability.

¹ "What the rating agencies say," <https://www.newyorklife.com/about/our-strength/what-rating-agencies-say>

² "Awards and recognition," <https://www.newyorklife.com/newsroom/featured-awards>

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