



New York Life Advanced Markets Network

Network News

May 27, 2009

The Company You Keep®

Lifetime Guarantee (LTG) UL & SUL Product Update

In light of the current economic environment there has been a significant increase in demand for New York Life products. Nowhere has that been more dramatically illustrated than in the no lapse universal life marketplace. We are grateful for the confidence that is shown each and every time a New York Life policy is presented, as a solution to a client's life insurance needs. We are committed to continuing to provide financially sound products along with the highest quality of services. As part of that commitment, New York Life will be introducing a new Lifetime Guarantee UL product this fall. The new product will offer clients greater flexibility by providing for a customizable death benefit guarantee. As part of the transition, we will be phasing out our current UL-LTG and SUL-LTG offerings.

Effective May 27, 2009 New York Life will make our current no lapse products available for retention only cases where the requested coverage is \$10,000,000 or more. Only those non-retention formal applications that had underwriting approval as of May 27 will be issued.

Going forward, if you have a retention only case for \$10,000,000 or more please contact the Advanced Markets Network Retail Sales Team at 888-695-4748 for an illustration. Please note, a differential in pricing will apply to these retention only cases. Only illustrations provided by our sales team will have the appropriate pricing incorporated. Applicants will be required to sign an acknowledgement that they are aware of the additional charge.

We appreciate and value your business. Therefore, every effort will be made to assist you in developing a New York Life strategy that meets your client's needs now and in the future.

Advanced Markets Network Retail Sales Team: Tracie Billings, ext. 2664099, Kerry Matson, ext. 2664008, Heather Perry, ext 2664012 or Mary Maynard, ext 2664001.

**For additional information on any topic covered here, please contact
Individual Marketing Sales Support at 1-888-695-4748.**

Subject to minimum premium requirements and producer approval by New York Life.

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