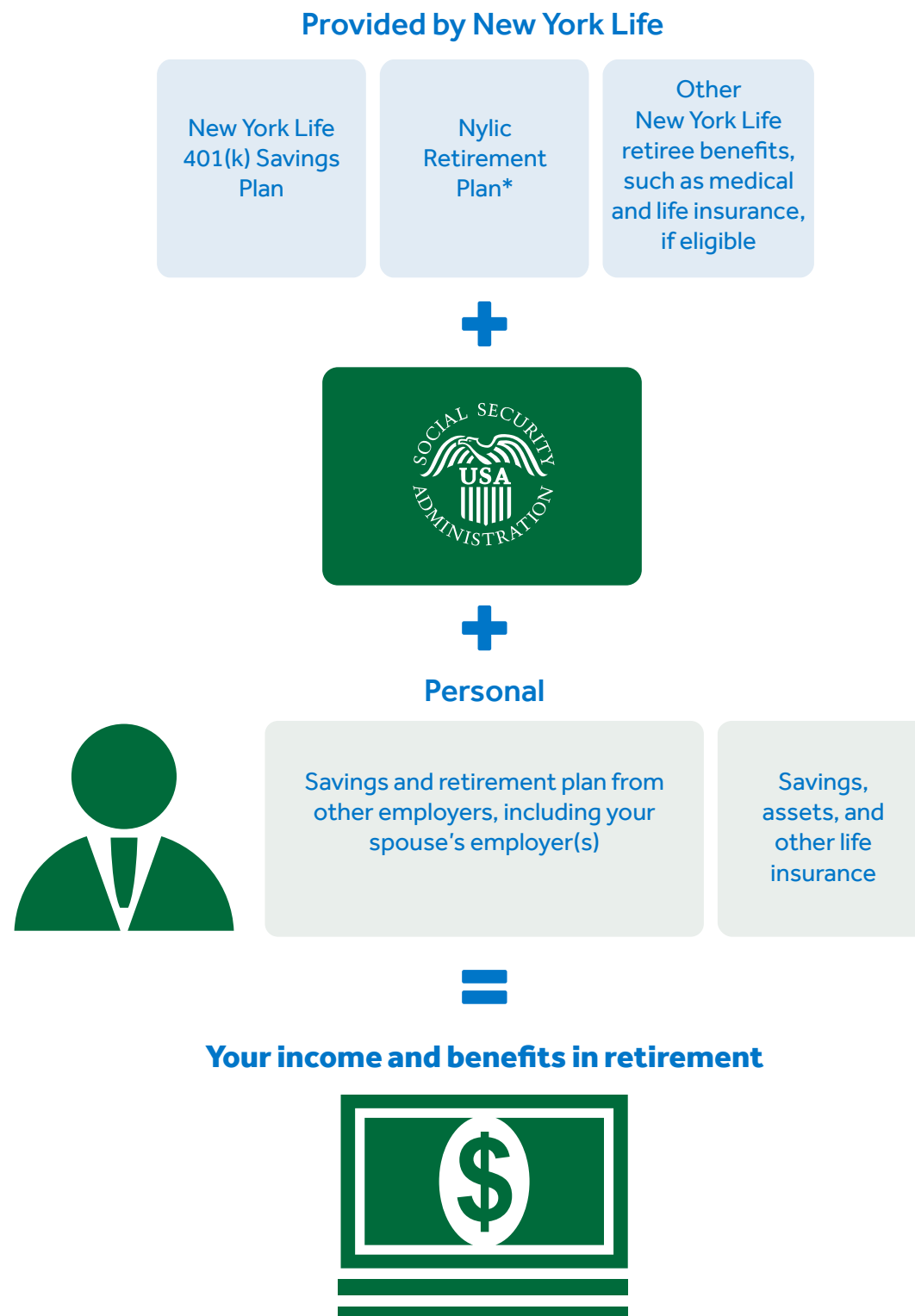


Your retirement income: How it adds up



If you were contracted prior to January 1, 1991 and meet the criteria for a "Best of Both Worlds Participant" described in the Summary Plan Description of the Nylic Retirement Plan, then your retirement benefit is calculated differently than what's described on this site. If this applies to you, you can learn about your retirement benefit on **Your Benefits Resources (YBR)** at <http://digital.alight.com/newyorlife>.

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