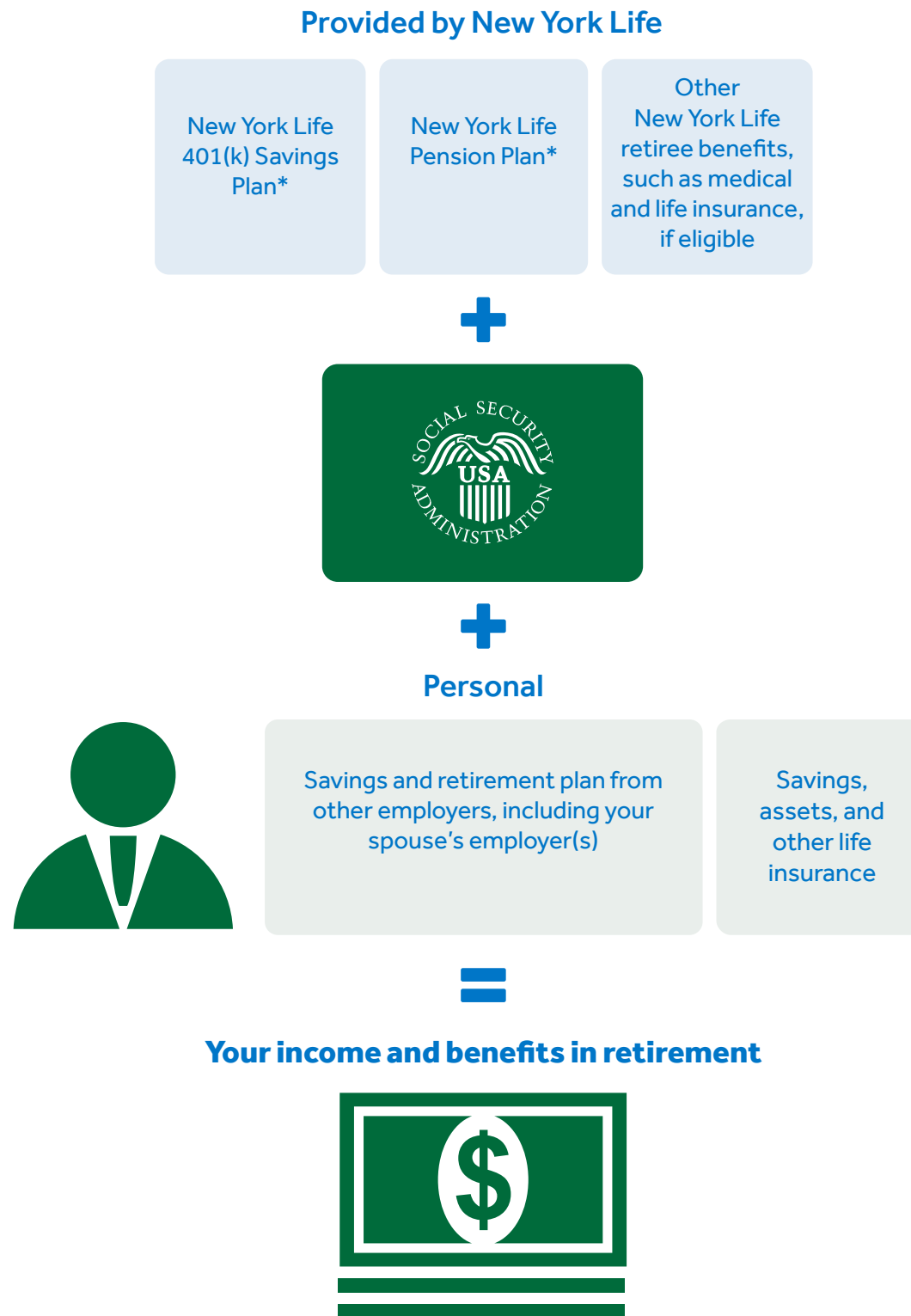


Your retirement income: How it adds up



*If you were hired prior to January 1, 2012, were an active participant in the Pension Plan as of December 2011, and as of that date, you either (i) had been employed by New York Life and its affiliates for 15 or more full years and had completed at least 15 years of vesting service, or (ii) had been employed by New York Life and its affiliates for 10 or more full years and had completed at least 10 years of vesting service and were age 50 or older, you are considered "grandfathered." This means your 401(k) Savings Plan matching contributions, if any, and the calculation of your Pension Plan benefit is different than what's described on this site. If this applies to you, you can learn about your benefits on **Your Benefits Resources (YBR)** at <http://digital.alight.com/newyorklife>.

New York Life reserves to the right to amend or terminate any of its benefit plans at any time.

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