



ILLUSTORIG 01

Life Insurance Illustration

New York Life Whole Life Insurance Basic Illustration

(Whole Life Premiums Payable Until Age 100)

Prepared for:

AGE 60 FEMALE

Issued by:

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

Prepared by:

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Prepared on:

February 26, 2021

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for AGE 60 FEMALE (Female, 60, Select Preferred), AD117

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/26/2021 (NYLIS v6.32.0.160) (ACF2:

AGTK8CG)

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Illustration Input Summary

INSURED AND POLICYOWNER INFORMATION

Insured: AGE 60 FEMALE
Issue Age: 60
Sex: Female
Underwriting Class: Select Preferred

State Issued In: Colorado
Owner: Insured
Owner Tax Rate: 28.00%

PREMIUM AND OTHER INFORMATION

Premium Mode: Check-O-Matic
Modal Premium: \$538.33
Premium Paying Period: To age 100
Dividend Option: Paid-Up Additions
Premium Offset Proposal: Yes

POLICY COMPONENTS

	Coverage	Rating	Annual	Semi-Annual	Quarterly	Check-O-Matic
NYL Whole Life Policy (ICC18217-50P (4/18))	\$150,000	Select Preferred	\$6,108.50	\$3,179.02	\$1,622.98	\$538.33

PREMIUM SUMMARY

	Annual*	Semi-Annual*	Quarterly*	Illustrated Payment Mode Check-O-Matic*
Modal Premium – Based on payment frequency				
Required Premium (includes any rider premiums):	\$6,108.50	\$3,179.02	\$1,622.98	\$538.33
Annualized Premium – Based on the modal premium paid over 12 months				
Required Premium (includes any rider premiums):	\$6,108.50	\$6,358.04	\$6,491.92	\$6,459.96
7 Pay MEC Limit (Modal premium):	\$9,794.44	\$4,897.22	\$2,448.61	\$816.20
Maximum OPP to avoid a MEC (Modal premium):	\$3,685.94	\$1,718.20	\$825.63	\$277.87

*If you pay your premium other than annually, the total premium you pay each year will be more than the Annual Premium.

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Illustration Input Summary (cont.)

WITHDRAWAL INFORMATION*

Cash Value of Withdrawal: Calculated

Withdrawal Mode: Annual

Age at First Withdrawal: 75

*When taking a withdrawal (surrender), you are surrendering any available Paid-Up Additional Insurance for its Cash Surrender Value. This means your policy's Cash Value, available Cash Surrender Value, and Death Benefit will be reduced by the amount of the withdrawal. Unlike a policy loan, bank loan, or bank account withdrawal, once funds have been withdrawn, they cannot be repaid into the policy. Refer to the "Access to Policy Values" section of the Narrative Summary page for more information, and to the "Supplemental Illustration of Cash Flows" page for illustrative details.

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Narrative Summary

About Your Illustration

This illustration explains the important features of New York Life's Whole Life insurance policy. This illustration can help you understand how this policy works and how it can fit into your plans. It reflects the information shown in the Illustration Input Summary.

This illustration may summarize some of the terms and conditions in your policy, but it is not part of your contract. The terms and conditions are as stated in your policy.

Understanding Your Illustration

The following illustration provides a summary and year by year figures for Required Premiums, cash values and death benefits about the Individual Whole Life policy you have chosen. This is a participating policy that is eligible to receive dividends. Many of the values contained in this illustration depend on the level of dividends we pay. As you read through your illustration, it is important for you to keep in mind that dividends are not guaranteed, and the actual dividends your policy receives may be higher or lower than those illustrated here. Your illustration consists of a basic illustration, and may contain one or more supplemental illustrations as well.

Basic Illustration

The basic illustration consists of this Narrative Summary, an Illustration Summary page, and a Yearly Detail page.

The Narrative Summary contains definitions of key terms as well as an explanation of your policy's features and benefits.

The Illustration Summary page that follows provides an overview of the policy's Yearly Guaranteed Premium, the anticipated Premium Outlay, cash value and death benefit. These values show how your policy would perform based on the following: 1) the guaranteed policy values, i.e., zero dividends, 2) our currently illustrated dividends, and 3) a scenario assuming 50% of our currently illustrated dividends.

The Yearly Detail page shows guaranteed and non-guaranteed current death benefit and cash values in all policy years.

Supplemental Illustrations

Your illustration also includes one or more supplemental illustrations which will show your policy's values using only the Company's currently illustrated dividends unless otherwise stated. These supplemental pages are intended to illustrate your policy's performance if you elect to use its optional features, such as adding or dropping a rider, exercising a rider in the future, or accessing your living benefits via policy loans or surrenders.

How The Policy Works

This Whole Life Insurance policy provides a death benefit that is guaranteed for as long as the policy remains in force. The premium amount you pay for the base Whole Life Insurance policy is also guaranteed. It will not increase as long as the policy remains in force. In addition, this policy builds guaranteed cash value and is eligible to receive dividends as described in the Key Terms and Column Heading Definitions section.

Key Terms and Column Heading Definitions

Age

This is the insurance age, as defined in your policy, of the insured at the end of the policy year.

Annual Policy Cash Flow

The illustrated net out-of-pocket cost each policy year. It reflects the out-of-pocket cash payment of the premium and the repayment of any loan and/or loan interest in cash, less

- cash received from policy loans and/or surrenders
- dividends received as cash
- dividends or surrenders used to reduce premiums

Cash Surrender Value

This is the amount we will pay if the policy is surrendered prior to the insured's death. It reflects guaranteed cash value, plus the cash value of paid up additional insurance, plus dividend accumulations, minus any loans and/or surrenders taken. This figure is shown as of the end of the policy year after the full value for that year has been reached and any Dividend has been credited to the policy.

Unpaid loan interest will be added to the policy's outstanding loan balance and will further reduce the policy's Cash Surrender Value. If the total loan balance exceeds the Cash Surrender Value, your policy may lapse unless additional payments are made. Surrendering the policy or allowing it to lapse at that time may result in taxable ordinary income being reported to the policyowner and the IRS. If large loans are taken, there may not be sufficient Cash Surrender Value to cover the potential tax payable to the IRS.

Cash Surrender Value of PUAs

The Cash Surrender Value of any accumulated Paid-Up Additional Insurance purchased by Dividends or payments you make into the Option to Purchase Paid-Up Additions (OPP) rider, at the end of the given year.

Cumulative Policy Cash Flow

The total of all illustrated annual policy cash flows up to the year specified.

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Narrative Summary (cont.)

Death Benefit (BOY)

This is the amount we will pay to the beneficiary if the policy is in force when the insured dies. The Death Benefit may differ from the Face Amount for a number of reasons such as:

- coverage from riders
- accumulated dividends
- outstanding policy loans

The Death Benefit is shown as of the beginning of the Year (BOY) before any Dividend is credited to the policy.

Dividends

Dividends are a return of that portion of the premium that is not needed to pay current expenses, death claims and future benefits. You may choose from several different Dividend options as described below.

Paid-Up Additions

This option uses your Dividends to purchase paid-up additional insurance. Once Dividends have been declared and "credited" to your policy, they become a permanent part of the policy. Paid-Up Additional insurance increases both the guaranteed Death Benefit and the guaranteed Cash Surrender Value of the policy.

Dividend Accumulations

This option leaves your Dividends with us to accumulate at interest. Once Dividends have been declared and "credited" to your policy, they become a permanent part of the policy. The accumulated value may be withdrawn or borrowed against. Any remaining accumulated value will be paid to the beneficiaries, in addition to the total Death Benefit.

Cash

This option pays out your Dividends to you in cash.

Reduce Premium

This option applies your Dividends toward the payment of the premium. Any part not needed to pay the premium is paid to you in cash.

This illustration assumes the dividend option is Paid-Up Additions.

Dividends are not guaranteed. Dividends have fluctuated significantly in the past, and fluctuations in future years are likely. These fluctuations occur mainly because of changes in interest rates on fixed income investments we purchase to back our policies. These fluctuations can affect our investments in the same way your own income might be affected by increases or reductions in the interest rates on your savings. While dividends may not go up or down as rapidly as current interest rates, trends in interest rates will generally push dividends in the same direction over time. Dividends may also be affected by the performance of other types of investments we purchase, our expenses (including the taxes we pay), and our mortality experience (i.e., the Death Benefits we pay and how soon those deaths occur after policies are issued).

The accompanying illustration shows the continuation of our currently illustrated dividend scale and how it would impact policy values. It is not a guarantee of future performance. However because dividends fluctuate, results in future years may be more or less favorable. When purchasing a policy, you should consider the Company's reputation for financial strength and investment management.

Face Amount

The illustrated Face Amount is the dollar amount of life insurance under the base policy as selected by the policyowner at the time of issue.

Premium Outlay

This is the out-of-pocket payment that we anticipate will be necessary to keep the policy in force. If the illustration assumes that policy loans, Dividends or policy values are used to pay some or all of the required premium, the numbers shown in this column will be lower than the required premium for that scenario.

Year

This refers to the policy year.

Yearly Guaranteed Premium

This is the Guaranteed Maximum amount that must be paid to keep your insurance in force as illustrated. It is the contract premium, and is the sum of the guaranteed premium of the Whole Life policy and the maximum guaranteed premium for any rider. This premium can be paid in cash, by using the policy's Dividends if sufficient, or by borrowing from the policy.

Access to Policy Values

Loans and Loan Interest

You can borrow up to the maximum loan value of this policy by taking a loan, generally on a tax-free basis. This Whole Life policy features a variable loan interest rate that may increase or decrease over time. New York Life sets the loan interest rate quarterly. Loans reduce the available cash surrender value and total death benefit of the policy by the amount of the outstanding loan and accrued loan interest.

Taking a policy loan could result in an unexpected taxable event. Unpaid loan interest will be added to the policy's outstanding loan balance. If the total loan balance exceeds the policy's Cash

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Narrative Summary (cont.)

Surrender Value, the policy may lapse if the loan is not repaid. Under these circumstances, surrendering the policy, or allowing it to lapse at that time, may result in taxable ordinary income being reported to the policyowner and the IRS. You should also note that if you take a large loan, your policy may not have sufficient cash value to cover the potential tax due to the IRS. You may wish to consult your tax advisor prior to taking a loan under this policy.

Withdrawals

You can elect to surrender paid-up additional insurance, purchased by dividends and/or the OPP Rider, for its cash value. These surrenders of paid-up additional insurance reduce the available cash surrender value and total death benefit of the policy.

If a policy is not a MEC, distributions resulting from the surrender of paid-up additional insurance are generally taxable only to the extent that it exceeds the total premiums paid into the policy. In certain circumstances, these surrenders may cause your policy to become a MEC. Please consult your tax adviser with any questions about tax implications of surrenders of paid-up additional insurance from your policy.

Premium Offset Proposal

Because your dividends are being used to provide paid-up additional insurance, your policy may become eligible for our Premium Offset Proposal program. A point in time may be reached where, based on our current dividend scale, future premiums can be paid by combining each year's current dividend with the cash value of a portion of the accumulated paid-up additional insurance

previously purchased. You may then choose to use these combined values to pay or "offset" the premium. This supplemental illustration assumes that you have chosen to offset the premium.

Because dividends depend on the Company's actual experience and can increase or decrease, we cannot guarantee when the premium offset year will occur. We also cannot guarantee that once it does occur, that future premiums will always be able to be paid from dividend values. It is important to understand that premiums, whether you pay them out-of-pocket or by using dividend values, remain payable on the policy during the specified premium paying period. Premium offset does not make the policy "paid-up" prior to the end of the premium paying period.

Using the Premium Offset Proposal to pay the premium will reduce the cash value and death benefit in comparison to the values the policy would accumulate if premiums were paid out-of-pocket.

Periodic Payments

After your Whole Life policy is paid up, you can elect to receive regularly scheduled distributions from your policy's cash value by arranging periodic payments. These periodic payments can be funded by your choice of three periodic payment options: (1) by the cash value resulting from the surrenders of paid-up additional insurance purchased by dividends and/or the OPP Rider. The amount that can be paid to you is generally limited to the amount of premiums paid (this amount is the "Tax Basis"); (2) by a policy loan from the policy's Cash Surrender Value; or (3) a combination of both. **PERIODIC**

PAYMENTS FUNDED BY ANY OPTION REDUCE YOUR POLICY'S CASH SURRENDER VALUE AND DEATH BENEFIT.

If you choose to elect a periodic payment option once all premiums have been paid on the policy, you will be provided with an inforce supplemental illustration depicting the impact of the periodic payment option you have chosen, based on the non-guaranteed elements and assumptions in effect at that time. **DUE TO THE NON-GUARANTEED NATURE OF THE POLICY VALUES FUNDING THE PAYMENTS, THE PERIODIC PAYMENTS YOU ELECT ARE NOT GUARANTEED TO CONTINUE IN THE AMOUNT OR DURATION THAT YOU HAVE CHOSEN AFTER THEY HAVE BEGUN.** You should request inforce illustrations from your agent from time to time to review your period payment elections and ensure the sustainability of your policy.

PLEASE NOTE: If your policy is a Modified Endowment Contract, any surrenders or withdrawals from your policy or policy loans may have adverse tax consequences. You should consult with your tax advisor. Refer to the "Modified Endowment Contract (MEC)" section of the Narrative Summary for more details.

Riders and Benefits

Riders and benefits can enhance your policy. However, they may be subject to jurisdictional availability.

These riders are automatically included in your policy.

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Narrative Summary (cont.)

Insurance Exchange Rider

With this rider you have the ability to exchange your policy for a new Custom Whole Life policy or Whole Life policy or Whole Life 121 policy that can be issued on a new insured, using values from your original policy. This rider provides for the one-time exchange to a new policy on a successor insured, subject to evidence of good health and insurable interest. A one-time payment may be required upon exercise, depending upon the cash value of the existing and new policies at the time of exchange. Note, this rider is only available on nonqualified policies, and there may be adverse tax consequences associated with exercising this rider.

Spouse's Paid-Up Insurance Purchase Option Rider

This rider allows a spouse who is named as a policy's beneficiary to purchase a new paid-up Whole Life insurance policy on his or her own life without evidence of insurability after the insured has died. This rider is automatically added at time of issue and is subject to state availability. The new paid-up policy will be issued without evidence of insurability. Depending on the insured's health, premiums may be lower for a fully underwritten policy.

Subject to availability, this rider can be added to your policy at any time.

Living Benefits Rider

This rider allows a portion of the policy's eligible death benefit to be accessed should the insured be diagnosed with a terminal illness with a severely shortened life expectancy. There is a cost to exercise this rider.

Additional Information

Age 100 Policy Anniversary

When the insured reaches age 100, the policy will endow and the guaranteed cash value will equal the policy's face amount.

Federal Tax Treatment After Age 100

The federal tax treatment of your policy after the Insured's Attained Age 100 is uncertain and your policy may be subject to adverse tax consequences. Please consult your tax advisor before choosing to continue your policy after age 100.

Age 121 Policy Anniversary

When the insured reaches age 121, the policy will mature. Any policy loan outstanding at age 121 will continue to accrue interest at the current policy loan interest rate. All insurance or benefits from riders will end. The policy will remain eligible for dividends and can be surrendered at any time for its cash value. If the benefit were paid out, any outstanding loan would reduce the amount of the payment.

Life Expectancy

For the purpose of this illustration, life expectancy is the average projected lifespan of a representative group of people of the same sex, issue age, and underwriting class. The insured's age at life expectancy is noted on the Illustration Summary page.

Modified Endowment Contract (MEC)

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. If the cumulative premiums paid during the applicable 7-year period at any time exceed the limits imposed under the Internal Revenue Code the policy becomes a "Modified Endowment Contract" or MEC. A MEC is still a life insurance policy, and death benefits continue to be tax free, but any time you take a withdrawal from a MEC (including a policy loan), the withdrawal is treated as taxable income to the extent there is gain in the policy. In addition, if you are under 59 ½, a penalty tax of 10% could be assessed on those amounts and upon surrender of the policy.

Premium Payments

This illustration assumes that all premiums are paid when due.

This illustration is not to be relied upon for tax advice. Please consult your tax and legal advisers if you have questions about taxes. The tax status of the policy as it applies to the policyowner should be reviewed annually.

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Illustration Summary

Base Policy Face Amount: \$150,000
Initial Death Benefit Amount: \$150,000
Premium Paying Period: To age 100

Premium Mode: Check-O-Matic
Dividend Option: Paid-Up Additions

Guaranteed

These policy values and benefits are guaranteed based on the Annual Policy Cash Flow shown in this example and the maximum guaranteed OPP expense charges.

Non-Guaranteed Midpoint

Policy values and benefits are based on 50% of the Company's currently illustrated dividend scale and on an OPP expense

charge which is the average of the current and maximum guaranteed levels.

Non-Guaranteed Current

Dividends and the OPP expense charge are non-guaranteed elements and are subject to change by the Company. Because these policy values and benefits are based on the current non-guaranteed OPP expense charge and include values increased by Dividends, which are not

guaranteed, the policy values and benefits shown in this column are not guaranteed. This illustration shows the continuation of the current expense charge and currently illustrated dividend scale; the Dividends actually paid and expense charge imposed may be more or less favorable than those shown here.

End of Year	Age	Guaranteed			Non-Guaranteed Midpoint			Non-Guaranteed Current		
		Yearly Guaranteed Premium	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)
5	65	6,460	11,966	150,000	6,460	15,191	155,117	6,460	18,498	160,320
10	70	6,460	32,796	150,000	6,460	41,947	164,714	6,460	51,736	180,320
20	80	6,460	72,920	150,000	6,460	103,304	190,427	6,460	138,688	237,121
31	91&	6,460	112,242	150,000	6,460	181,838	227,722	6,460	270,218	325,716
35	95	6,460	124,005	150,000	6,460	211,766	243,555	6,460	326,352	364,895

Please refer to the "Owner Actions Reflected In This Illustration" page for an explanation of the Modified Endowment Contract status of the policy being illustrated.

& Represents the insured's life expectancy added to the insured's age. See Additional Information section on the Narrative Summary page for more information.

Please refer to the Narrative Summary for Column Heading Definitions.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are NOT GUARANTEED.

Applicant's Signature

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent's Signature

Date

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Extended Illustration Summary

Base Policy Face Amount: \$150,000

Premium Mode: Check-O-Matic

Initial Death Benefit Amount: \$150,000

Dividend Option: Paid-Up Additions

Premium Paying Period: To age 100

Like the Illustration Summary on the previous page, the table below shows how your policy may perform on guaranteed, non-guaranteed current, and non-guaranteed mid-point bases. This table is illustrated to show this performance in all policy Years, and assumes that you utilize policy loans and or withdrawals as a living benefit. Details of any such policy loans and/or withdrawals can be seen in the Supplemental Illustration of Cash Flows page of this illustration. For a description of these policy features, please refer to the Narrative Summary.

End of Year	Age	Guaranteed				Non-Guaranteed Midpoint			Non-Guaranteed Current		
		Yearly Guaranteed Premium	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)
1	61	6,460	6,460	0	150,000	6,460	0	150,000	6,460	0	150,000
2	62	6,460	6,460	464	150,000	6,460	1,205	150,000	6,460	1,946	150,000
3	63	6,460	6,460	4,010	150,000	6,460	5,522	151,735	6,460	7,046	153,469
4	64	6,460	6,460	7,956	150,000	6,460	10,282	153,431	6,460	12,648	156,890
5	65	6,460	6,460	11,966	150,000	6,460	15,191	155,117	6,460	18,498	160,320
6	66	6,460	6,460	16,031	150,000	6,460	20,249	156,883	6,460	24,611	163,939
7	67	6,460	6,460	20,150	150,000	6,460	25,442	158,735	6,460	30,962	167,767
8	68	6,460	6,460	24,320	150,000	6,460	30,789	160,640	6,460	37,593	171,736
9	69	6,460	6,460	28,536	150,000	6,460	36,290	162,633	6,460	44,514	175,919
10	70	6,460	6,460	32,796	150,000	6,460	41,947	164,714	6,460	51,736	180,320
11	71	6,460	6,460	36,683	150,000	6,460	47,355	166,883	6,460	58,869	184,944
12	72	6,460	6,460	40,608	150,000	6,460	52,911	169,153	6,460	66,299	189,818
13	73	6,460	6,460	44,571	150,000	6,460	58,635	171,488	6,460	74,073	194,872
14	74	6,460	6,460	48,570	150,000	6,460	64,532	173,917	6,460	82,205	200,171
15	75*	6,109	6,109	52,599	150,000	0	64,270	166,323	0	84,310	195,600
16	76*	6,109	6,109	56,652	150,000	0	63,959	158,980	0	86,510	191,335
17	77*	6,109	6,109	60,720	150,000	0	63,585	151,887	0	88,778	187,387
18	78*	6,109	6,109	64,791	150,000	3,244	66,495	150,000	0	91,114	183,710
19	79*	6,109	6,109	68,862	150,000	4,405	70,646	150,000	0	93,520	180,304
20	80*	6,109	6,109	72,920	150,000	4,325	74,786	150,000	0	95,992	177,161
21	81*	6,109	6,109	76,959	150,000	4,243	78,825	150,000	0	98,366	174,276
22	82*	6,109	6,109	80,948	150,000	4,243	82,839	150,000	0	100,656	171,409
23	83*	6,109	6,109	84,869	150,000	4,217	86,852	150,000	0	102,979	168,625
24	84*	6,109	6,109	88,715	150,000	4,126	90,792	150,000	0	105,343	166,099
25	85*	6,109	6,109	92,460	150,000	4,031	94,638	150,000	0	107,739	163,832
26	86*	6,109	6,109	96,090	150,000	3,931	98,379	150,000	0	110,179	161,830
27	87*	6,109	6,109	99,579	150,000	3,820	101,985	150,000	0	112,661	160,111
28	88*	6,109	6,109	102,936	150,000	3,703	105,455	150,000	0	115,193	158,685

The premium payment amount is assumed to be completely or partially paid by Dividends or policy values in the year(s) marked with an asterisk (). This does NOT make the policy paid-up during the premium paying period, nor reduce the number of premiums that must be paid. Future Dividends and future OPP expense charges may be different than those illustrated, and the change may result in the need to continue or resume premium payments on the base policy after the initial suspension of such premium payments.

Please see the End Notes at the end of this ledger for important information.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for AGE 60 FEMALE (Female, 60, Select Preferred), AD117

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/26/2021 (NYLIS v6.32.0.160) (ACF2:

AGTK8CG)



Extended Illustration Summary (cont.)

End of Year	Age	Guaranteed				Non-Guaranteed Midpoint			Non-Guaranteed Current		
		Yearly Guaranteed Premium	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)
29	89*	6,109	6,109	106,161	150,000	3,590	108,794	150,000	0	117,783	157,534
30	90*	6,109	6,109	109,259	150,000	3,476	112,004	150,000	0	120,445	156,654
31	91*&	6,109	6,109	112,242	150,000	3,364	114,987	150,000	0	122,974	156,040
32	92*	6,109	6,109	115,154	150,000	3,364	117,899	150,000	0	125,411	155,423
33	93*	6,109	6,109	118,034	150,000	3,364	120,845	150,000	0	127,932	154,804
34	94*	6,109	6,109	120,939	150,000	3,298	123,842	150,000	0	130,648	154,331
35	95*	6,109	6,109	124,005	150,000	3,206	126,996	150,000	0	133,699	154,062
36	96*	6,109	6,109	127,376	150,000	3,118	130,457	150,000	0	137,235	153,991
37	97*	6,109	6,109	131,172	150,000	3,028	134,421	150,000	0	141,544	154,115
38	98*	6,109	6,109	135,732	150,000	2,860	139,167	150,000	0	147,018	154,602
39	99*	6,109	6,109	141,650	150,000	2,674	145,085	150,000	0	153,908	155,483
40	100*	6,109	6,109	150,000	150,000	2,674	153,563	150,000	0	163,580	156,357
41	101	0	0	150,000	150,000	0	158,599	153,563	0	174,076	163,580
42	102	0	0	150,000	150,000	0	163,874	158,599	0	185,280	174,076
43	103	0	0	150,000	150,000	0	169,341	163,874	0	197,122	185,280
44	104	0	0	150,000	150,000	0	175,005	169,341	0	209,628	197,122
45	105	0	0	150,000	150,000	0	180,869	175,005	0	222,822	209,628
46	106	0	0	150,000	150,000	0	186,934	180,869	0	236,728	222,822
47	107	0	0	150,000	150,000	0	193,169	186,934	0	251,306	236,728
48	108	0	0	150,000	150,000	0	199,574	193,169	0	266,578	251,306
49	109	0	0	150,000	150,000	0	206,150	199,574	0	282,568	266,578
50	110	0	0	150,000	150,000	0	212,896	206,150	0	299,297	282,568
51	111	0	0	150,000	150,000	0	219,809	212,896	0	316,783	299,297
52	112	0	0	150,000	150,000	0	226,880	219,809	0	335,034	316,783
53	113	0	0	150,000	150,000	0	234,103	226,880	0	354,059	335,034
54	114	0	0	150,000	150,000	0	241,479	234,103	0	373,892	354,059
55	115	0	0	150,000	150,000	0	249,012	241,479	0	394,567	373,892
56	116	0	0	150,000	150,000	0	256,705	249,012	0	416,119	394,567
57	117	0	0	150,000	150,000	0	264,561	256,705	0	438,584	416,119
58	118	0	0	150,000	150,000	0	272,585	264,561	0	462,003	438,584
59	119	0	0	150,000	150,000	0	280,779	272,585	0	486,416	462,003
60	120	0	0	150,000	150,000	0	289,147	280,779	0	511,863	486,416
61	121	0	0	150,000	150,000	0	297,692	289,147	0	538,388	511,863

The premium payment amount is assumed to be completely or partially paid by Dividends or policy values in the year(s) marked with an asterisk (). This does NOT make the policy paid-up during the premium paying period, nor reduce the number of premiums that must be paid. Future Dividends and future OPP expense charges may be different than those illustrated, and the change may result in the need to continue or resume premium payments on the base policy after the initial suspension of such premium payments.

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Prepared for AGE 60 FEMALE (Female, 60, Select Preferred), AD117

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/26/2021 (NYLIS v6.32.0.160) (ACF2:



Extended Illustration Summary (cont.)

End Notes

Please refer to the "Owner Actions Reflected In This Illustration" page for an explanation of the Modified Endowment Contract status of the policy being illustrated.

& Represents the insured's life expectancy added to the insured's age. See Additional Information section on the Narrative Summary page for more information.

Please refer to the Narrative Summary for Column Heading Definitions.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

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AGTK8CG)



Yearly Detail

Base Policy Face Amount: \$150,000
Initial Death Benefit Amount: \$150,000
Premium Paying Period: To age 100

Premium Mode: Check-O-Matic
Dividend Option: Paid-Up Additions

End of Year	Age	Guaranteed				Non-Guaranteed Current			
		Yearly Guaranteed Premium	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
1	61	6,460	6,460	0	150,000	6,460	6,460	0	150,000
2	62	6,460	6,460	464	150,000	6,460	6,460	1,946	150,000
3	63	6,460	6,460	4,010	150,000	6,460	6,460	7,046	153,469
4	64	6,460	6,460	7,956	150,000	6,460	6,460	12,648	156,890
5	65	6,460	6,460	11,966	150,000	6,460	6,460	18,498	160,320
6	66	6,460	6,460	16,031	150,000	6,460	6,460	24,611	163,939
7	67	6,460	6,460	20,150	150,000	6,460	6,460	30,962	167,767
8	68	6,460	6,460	24,320	150,000	6,460	6,460	37,593	171,736
9	69	6,460	6,460	28,536	150,000	6,460	6,460	44,514	175,919
10	70	6,460	6,460	32,796	150,000	6,460	6,460	51,736	180,320
11	71	6,460	6,460	36,683	150,000	6,460	6,460	58,869	184,944
12	72	6,460	6,460	40,608	150,000	6,460	6,460	66,299	189,818
13	73	6,460	6,460	44,571	150,000	6,460	6,460	74,073	194,872
14	74	6,460	6,460	48,570	150,000	6,460	6,460	82,205	200,171
15	75	6,460	6,460	52,599	150,000	6,460	6,460	90,697	205,719
16	76	6,460	6,460	56,652	150,000	6,460	6,460	99,571	211,509
17	77	6,460	6,460	60,720	150,000	6,460	6,460	108,804	217,564
18	78	6,460	6,460	64,791	150,000	6,460	6,460	118,398	223,846
19	79	6,460	6,460	68,862	150,000	6,460	6,460	128,361	230,366
20	80	6,460	6,460	72,920	150,000	6,460	6,460	138,688	237,121
21	81	6,460	6,460	76,959	150,000	6,460	6,460	149,213	244,115
22	82	6,460	6,460	80,948	150,000	6,460	6,460	159,950	251,113
23	83	6,460	6,460	84,869	150,000	6,460	6,460	171,011	258,197
24	84	6,460	6,460	88,715	150,000	6,460	6,460	182,396	265,551
25	85	6,460	6,460	92,460	150,000	6,460	6,460	194,088	273,181
26	86	6,460	6,460	96,090	150,000	6,460	6,460	206,093	281,106
27	87	6,460	6,460	99,579	150,000	6,460	6,460	218,393	289,360
28	88	6,460	6,460	102,936	150,000	6,460	6,460	230,983	297,966
29	89	6,460	6,460	106,161	150,000	6,460	6,460	243,854	306,901
30	90	6,460	6,460	109,259	150,000	6,460	6,460	257,000	316,155
31	91	6,460	6,460	112,242	150,000	6,460	6,460	270,218	325,716
32	92	6,460	6,460	115,154	150,000	6,460	6,460	283,571	335,318
33	93	6,460	6,460	118,034	150,000	6,460	6,460	297,256	344,964
34	94	6,460	6,460	120,939	150,000	6,460	6,460	311,431	354,804

Please see the End Notes at the end of this ledger for important information.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for AGE 60 FEMALE (Female, 60, Select Preferred), AD117

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/26/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Yearly Detail (cont.)

End of Year	Age	Guaranteed				Non-Guaranteed Current			
		Yearly Guaranteed Premium	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
35	95	6,460	6,460	124,005	150,000	6,460	6,460	326,352	364,895
36	96	6,460	6,460	127,376	150,000	6,460	6,460	342,301	375,222
37	97	6,460	6,460	131,172	150,000	6,460	6,460	359,710	385,770
38	98	6,460	6,460	135,732	150,000	6,460	6,460	379,319	396,686
39	99	6,460	6,460	141,650	150,000	6,460	6,460	402,028	407,969
40	100	6,460	6,460	150,000	150,000	6,460	6,460	430,415	419,161
41	101	0	0	150,000	150,000	0	0	452,217	430,415
42	102	0	0	150,000	150,000	0	0	475,205	452,217
43	103	0	0	150,000	150,000	0	0	499,331	475,205
44	104	0	0	150,000	150,000	0	0	524,641	499,331
45	105	0	0	150,000	150,000	0	0	551,183	524,641
46	106	0	0	150,000	150,000	0	0	579,002	551,183
47	107	0	0	150,000	150,000	0	0	608,082	579,002
48	108	0	0	150,000	150,000	0	0	638,471	608,082
49	109	0	0	150,000	150,000	0	0	670,218	638,471
50	110	0	0	150,000	150,000	0	0	703,372	670,218
51	111	0	0	150,000	150,000	0	0	737,978	703,372
52	112	0	0	150,000	150,000	0	0	774,075	737,978
53	113	0	0	150,000	150,000	0	0	811,703	774,075
54	114	0	0	150,000	150,000	0	0	850,926	811,703
55	115	0	0	150,000	150,000	0	0	891,813	850,926
56	116	0	0	150,000	150,000	0	0	934,434	891,813
57	117	0	0	150,000	150,000	0	0	978,860	934,434
58	118	0	0	150,000	150,000	0	0	1,025,170	978,860
59	119	0	0	150,000	150,000	0	0	1,073,444	1,025,170
60	120	0	0	150,000	150,000	0	0	1,123,763	1,073,444
61	121	0	0	150,000	150,000	0	0	1,176,214	1,123,763

End Notes

Please refer to the "Owner Actions Reflected In This Illustration" page for an explanation of the Modified Endowment Contract status of the policy being illustrated.

& Represents the insured's life expectancy added to the insured's age. See Additional Information section on the Narrative Summary page for more information.

Non-Guaranteed values shown are based on our current illustrative dividend scale and our current OPP expense charge of 12.00%. These values are not guaranteed and are subject to change.

Please refer to the Narrative Summary for Column Heading Definitions.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

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AGTK8CG)



Owner Actions Reflected in This Illustration

The following illustrated transactions do not occur automatically. For these transactions to happen, New York Life must receive a request from the policyowner:

Policy Year	Age	Illustrated Transaction	Explanation
15	75	Premium Offset Request	Premium Offset (POP) is an alternate method for paying premiums that you may request. Rather than coming out of your pocket, the premium is paid from the values within the policy if they are sufficient. The POP arrangement is based on dividends which are not guaranteed. If the dividend scale decreases, your policy may come off of the POP arrangement while still in the premium paying period, and additional out-of-pocket payments may be necessary.
15*	75*	Withdrawals	You can surrender your Paid-Up Additional Death Benefit for its cash value at any time. You should request an inforce illustration at the time you surrender PUAs to see how your policy's illustrated values are affected from that point forward.

*This transaction occurs more than once. This is the first year in which it is illustrated.

This chart does not necessarily reflect all possible illustrated transactions that require action from the policyowner. There may be charges associated with some of the illustrated transactions.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

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Owner Actions Reflected in This Illustration(cont.)

Important Information About the Modified Endowment Status of Your Policy

This illustration shows two different cash flow scenarios. One is a "full pay" scenario, which assumes that you pay the Yearly Guaranteed Premium at the beginning of each Year from out-of-pocket funds when it is due, that no policy loans are taken or repaid, and that no withdrawals are taken.

The following pages of this illustration assume a "full pay" scenario:

- Illustration Summary
- Yearly Detail

The second cash flow scenario assumes that you take distributions from the policy at some point in the form of policy loans, or withdrawals. Such distributions may lower your out of pocket cost in some years or provide income to meet a need, but they will result in lower cash value and death benefit and may result in tax consequences to you.*

The following pages of this illustration assume that you take distributions from your policy, and demonstrate the impact on your policy:

- Extended Illustration Summary
- Supplemental Illustration of Cash Flows

The evaluation of the Modified Endowment Contract (MEC) status of this illustration is based on the assumed premium funding and distributions shown in the Supplemental Illustration of Cash Flows. **Based on the scenario shown in the Supplemental Illustration of Cash Flows, this policy will not become a MEC in any year.**

It is important for you to know that actual premium payments into, or distributions from your policy that differ from those shown in the Supplemental Illustration of Cash Flows – including those shown in the "full pay" scenario" described above – may result in a different MEC evaluation. For more information about Modified Endowment Contracts please refer to the Narrative Summary, or speak with your tax advisor.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

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Prepared by JIMING YAN Member NAIIFA, Qualifying Member MDRT, MS on 02/26/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Supplemental Illustration of Cash Flows

Base Policy Face Amount: \$150,000

Premium Mode: Check-O-Matic

Initial Death Benefit Amount: \$150,000

Dividend Option: Paid-Up Additions

Premium Paying Period: To age 100

Your Whole Life policy provides more than just valuable death benefit protection. The table below illustrates how you can access your policy's living benefits via loans and/or withdrawals. It is divided into two sections: Policy Cash Flows and Policy Cash Surrender Value and Death Benefit. Policy Cash Flows illustrates money (premium, withdrawals, loans, loan interest, and loan repayments) coming into and out of your policy. The Policy Cash Surrender Value and Death Benefit columns show the resulting effect of the illustrated cash flows.

End of Year	Age	Policy Cash Flows		Policy Cash Surrender Value and Death Benefit		
		Annual Policy Cash Flow	Cumulative Policy Cash Flow	Cash Surrender Value of PUAs	Cash Surrender Value	Death Benefit (BOY)
1	61	6,460	6,460	0	0	150,000
2	62	6,460	12,920	1,482	1,946	150,000
3	63	6,460	19,380	3,037	7,046	153,469
4	64	6,460	25,840	4,692	12,648	156,890
5	65	6,460	32,300	6,533	18,498	160,320
6	66	6,460	38,760	8,581	24,611	163,939
7	67	6,460	45,220	10,813	30,962	167,767
8	68	6,460	51,680	13,274	37,593	171,736
9	69	6,460	58,140	15,978	44,514	175,919
10	70	6,460	64,600	18,940	51,736	180,320
11	71	6,460	71,060	22,187	58,869	184,944
12	72	6,460	77,520	25,691	66,299	189,818
13	73	6,460	83,979	29,502	74,073	194,872
14	74	6,460	90,439	33,635	82,205	200,171
15	75*	0	90,439	31,711	84,310	195,600
16	76*	0	90,439	29,858	86,510	191,335
17	77*	0	90,439	28,058	88,778	187,387
18	78*	0	90,439	26,323	91,114	183,710
19	79*	0	90,439	24,658	93,520	180,304
20	80*	0	90,439	23,073	95,992	177,161
21	81*	0	90,439	21,407	98,366	174,276
22	82*	0	90,439	19,708	100,656	171,409
23	83*	0	90,439	18,111	102,979	168,625
24	84*	0	90,439	16,628	105,343	166,099
25	85*	0	90,439	15,279	107,739	163,832

Reflects non-guaranteed values and benefits which are based on assumptions that are subject to change by the insurer; therefore, actual results may be more or less favorable.

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration for guaranteed values and benefits and other important information.

The premium payment amount is assumed to be completely or partially paid by Dividends or policy values in the year(s) marked with an asterisk (). This does NOT make the policy paid-up during the premium paying period, nor reduce the number of premiums that must be paid. Future Dividends and future OPP expense charges may be different than those illustrated, and the change may result in the need to continue or resume premium payments on the base policy after the initial suspension of such premium payments.

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Supplemental Illustration of Cash Flows (cont.)

Policy Cash Flows

Policy Cash Surrender Value and Death Benefit

End of Year	Age	Annual Policy Cash Flow	Cumulative Policy Cash Flow	Cash Surrender Value of PUAs	Cash Surrender Value	Death Benefit (BOY)
26	86*	0	90,439	14,089	110,179	161,830
27	87*	0	90,439	13,082	112,661	160,111
28	88*	0	90,439	12,257	115,193	158,685
29	89*	0	90,439	11,622	117,783	157,534
30	90*	0	90,439	11,187	120,445	156,654
31	91*&	0	90,439	10,732	122,974	156,040
32	92*	0	90,439	10,258	125,411	155,423
33	93*	0	90,439	9,898	127,932	154,804
34	94*	0	90,439	9,709	130,648	154,331
35	95*	0	90,439	9,694	133,699	154,062
36	96*	0	90,439	9,860	137,235	153,991
37	97*	0	90,439	10,372	141,544	154,115
38	98*	0	90,439	11,286	147,018	154,602
39	99*	0	90,439	12,258	153,908	155,483
40	100*	0	90,439	13,580	163,580	156,357
41	101	0	90,439	24,076	174,076	163,580
42	102	0	90,439	35,280	185,280	174,076
43	103	0	90,439	47,122	197,122	185,280
44	104	0	90,439	59,628	209,628	197,122
45	105	0	90,439	72,822	222,822	209,628
46	106	0	90,439	86,728	236,728	222,822
47	107	0	90,439	101,306	251,306	236,728
48	108	0	90,439	116,578	266,578	251,306
49	109	0	90,439	132,568	282,568	266,578
50	110	0	90,439	149,297	299,297	282,568
51	111	0	90,439	166,783	316,783	299,297
52	112	0	90,439	185,034	335,034	316,783
53	113	0	90,439	204,059	354,059	335,034
54	114	0	90,439	223,892	373,892	354,059
55	115	0	90,439	244,567	394,567	373,892
56	116	0	90,439	266,119	416,119	394,567
57	117	0	90,439	288,584	438,584	416,119

Reflects non-guaranteed values and benefits which are based on assumptions that are subject to change by the insurer; therefore, actual results may be more or less favorable.

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration for guaranteed values and benefits and other important information.

The premium payment amount is assumed to be completely or partially paid by Dividends or policy values in the year(s) marked with an asterisk (). This does NOT make the policy paid-up during the premium paying period, nor reduce the number of premiums that must be paid. Future Dividends and future OPP expense charges may be different than those illustrated, and the change may result in the need to continue or resume premium payments on the base policy after the initial suspension of such premium payments.

Please see the End Notes at the end of this ledger for important information.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for AGE 60 FEMALE (Female, 60, Select Preferred), AD117

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/26/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Supplemental Illustration of Cash Flows (cont.)

Policy Cash Flows				Policy Cash Surrender Value and Death Benefit		
End of Year	Age	Annual Policy Cash Flow	Cumulative Policy Cash Flow	Cash Surrender Value of PUAs	Cash Surrender Value	Death Benefit (BOY)
58	118	0	90,439	312,003	462,003	438,584
59	119	0	90,439	336,416	486,416	462,003
60	120	0	90,439	361,863	511,863	486,416
61	121	0	90,439	388,388	538,388	511,863

Reflects non-guaranteed values and benefits which are based on assumptions that are subject to change by the insurer; therefore, actual results may be more or less favorable.

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration for guaranteed values and benefits and other important information.

The premium payment amount is assumed to be completely or partially paid by Dividends or policy values in the year(s) marked with an asterisk (). This does NOT make the policy paid-up during the premium paying period, nor reduce the number of premiums that must be paid. Future Dividends and future OPP expense charges may be different than those illustrated, and the change may result in the need to continue or resume premium payments on the base policy after the initial suspension of such premium payments.

End Notes

Please refer to the "Owner Actions Reflected In This Illustration" page for an explanation of the Modified Endowment Contract status of the policy being illustrated.

& Represents the insured's life expectancy added to the insured's age. See Additional Information section on the Narrative Summary page for more information.

Unless noted above, values shown are based on our current illustrative dividend scale and our current OPP expense charge of 12.00%.

Please refer to the Narrative Summary for Column Heading Definitions.

This illustration shows the continuation of the currently illustrated non-guaranteed elements which are not guaranteed and are based on assumptions which are subject to change by the Company. In the future, the actual non-guaranteed elements and results may be more or less favorable than those shown in the illustration. Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

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