



ILLUSTORIG 01

Life Insurance Illustration

New York Life Variable Universal Life Accumulator II

Including Supplemental Life Insurance for Retirement Income Planning
Supplemental Illustration

Prepared for:

AGE 2 BOY

Issued by:

New York Life Insurance and Annuity Corporation
51 Madison Avenue
New York, NY 10010

Prepared by:

JIMING YAN Member NAIFA, Qualifying Member MDRT, MS
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Prepared on:

February 27, 2021

This illustration shows how the performance of the underlying investment accounts can affect your Policy's Cash Value and Life Insurance Benefit. The illustration is hypothetical and may not be used to project or predict investment results.

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2:

AGTK8CG)

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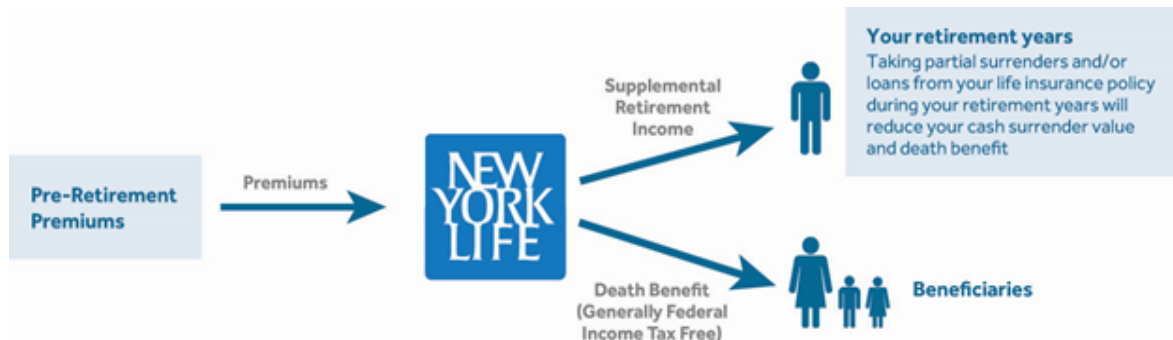
Supplemental Life Insurance for Retirement Income Planning

Permanent Life Insurance

First and foremost life insurance is a means of protecting your loved ones. However, in addition to a death benefit, permanent life insurance also accumulates cash value which can be used to provide income.

Supplemental Life Insurance for Retirement Planning

If you are like most people you are probably concerned about whether or not you will have adequate income in retirement. Permanent life insurance can be a way of providing a supplemental income during your retirement years, and in the meantime provide financial protection to your family or business in the event of your death.



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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

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Supplemental Life Insurance for Retirement Income Planning (cont.)

What this can mean for you*.

Cumulative premium until age 64:

\$39,509

Gross retirement income from loans and withdrawals:

\$97,407 for 30 years

Total cumulative after tax retirement income:

\$2,922,210
(\$97,407 for 30 years)

Remaining life insurance benefit after loans and withdrawals**:

\$84,665

Think about it. If you've already made smart decisions like saving and investing, consider how permanent life insurance can potentially supplement your future retirement income and may give you more control over your future. If you're ready to get started, we are too.

*These values are based upon the information and assumptions contained in the Supplemental Life Insurance for Retirement Income Planning Input Summary and Illustration.

**This is the net amount of life insurance benefit that is still remaining after receiving the retirement income from the policy.

Key things to consider.

- The cash value accumulation in a permanent life insurance policy is tax-deferred.
- Withdrawals from most permanent life insurance policies are federal income tax-free up to your cost basis**. (Cost basis generally means your total premiums paid.)
- Once cost basis has been withdrawn, further income can be generated by taking loans against the policy's remaining cash value. Interest will be at current rates and added to the amount of the loan if not paid. Taking loans can maintain your federal income tax-free income stream but will reduce the death benefit and cash surrender value of the policy. Since these policy values include non-guaranteed elements, the income stream funded by these policy values is not guaranteed. Any outstanding loans (including interest) on a policy that has lapsed or is surrendered prior to death will be considered income to the extent of gain in your policy and will be taxable to you.



Supplemental Life Insurance for Retirement Income Planning (cont.)

**When too much money is put into a life insurance policy the IRS characterizes the policy as a Modified Endowment Contract (MEC) and withdrawals and loans from the policy are taxed less favorably. MEC policies are not usually considered suitable for providing supplemental retirement income.
Please refer to Supplemental Life Insurance for Retirement Income Planning Illustration for complete details.



Supplemental Life Insurance for Retirement Income Planning Input Summary

RETIREMENT INFORMATION

Retirement Age: 65
Pre-Retirement Tax Rate: 28.00%
Post-Retirement Tax Rate: 28.00%

CASH WITHDRAWAL INFORMATION*

Cash Withdrawal Amount: Calculated
Cash Withdrawal Mode: Annual
Age at First Withdrawal: 65

POLICY LOAN INFORMATION*

Loan Amount: Specified
Loan Withdrawal Mode: Annual
Loan Interest Rate: 3.00%
Loan Interest Option: Accrue Interest
Age at First Loan: 65

*Refer to Cash Withdrawals and Policy Loans Supplemental Summary page for more details.

KEY TERMS

Please refer to the Narrative Summary for general information and key terms. Additional Column definitions unique to the Supplemental Life Insurance for Retirement Income Planning ledger:

Hypothetical Net Rate of Return

The hypothetical Net Rates of Return illustrated reflect a reduction from the Gross Rates of Return for the underlying fund charges, which is based on a Weighted Average of net portfolio expenses for the Investment Divisions currently offered with this Policy. This illustration assumes a Weighted Average annual expense of 0.61%. This average assumes your premiums have been allocated to each of the available Investment Divisions in the same proportion as monies invested in the NYLIAC Variable Universal Separate Account - I, as of December 31, 2019. The expense allocation applicable under your Policy may be more or less than what is shown in this illustration, depending on the mix of Investment Divisions, the Fixed Account and/or DCA Plus Account that you select. For information on expenses, please consult the prospectus.

Withdrawals and Loans for Income: The sum of any amount withdrawn from the Policy plus any amount loaned from the Policy to provide retirement income.

Income Tax Payable: The federal income tax payable, if applicable, on the amount withdrawn or loaned each year.



Supplemental Life Insurance for Retirement Income Planning Input Summary (cont.)

After Tax Retirement Income: The net amount available after tax, of any withdrawal or loan, to provide retirement income.

Cumulative After Tax Retirement Income: The sum of the current year's After Tax Retirement Income amount, plus all prior year's After Tax Retirement Income amounts.

This illustration shows how the performance of the underlying investment accounts could affect the Policy Cash Value and Life Insurance Benefit. The illustration is hypothetical and may not be used to predict or project investment results. Variable universal life insurance is a type of permanent life insurance which provides a death benefit in exchange for flexible premiums. The Policy's Cash Value including any assets allocated to the Investment Divisions is subject to market risks and will fluctuate in value. Any decreases in the Policy's Cash Value could negatively impact the Policy's Life Insurance Benefit.



Supplemental Life Insurance for Retirement Income Planning Supplemental Illustration

AGE 2 BOY
Issue Age: 2
Date of Birth: 12/30/2018
Sex: Male
Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000
Initial Life Insurance Benefit Option: Face Amount Plus Cash Value
Section 7702 Testing Method: Guideline Premium Test

End of Year	Age	Policy Costs		Current Policy Charges Separate Account Gross Rate of Return 8.00% Net Rate of Return 7.34% Fixed Account Rate 2.40%			Supplemental Life Insurance for Retirement Income			
		Gross Premium	Cumulative Premium	Cash Surrender Value	Net Life Insurance Benefit	Withdrawals and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income	
1	3	1,975	1,975	619	251,606	0	0	0	0	
2	4	1,975	3,951	1,358	253,334	0	0	0	0	
3	5	1,975	5,926	2,461	255,189	0	0	0	0	
4	6	1,975	7,902	4,616	257,181	0	0	0	0	
5	7	1,975	9,877	6,914	259,317	0	0	0	0	
6	8	1,975	11,853	9,594	261,608	0	0	0	0	
7	9	1,975	13,828	12,475	264,066	0	0	0	0	
8	10	1,975	15,804	15,534	266,703	0	0	0	0	
9	11	1,975	17,779	18,784	269,530	0	0	0	0	
10	12	1,975	19,754	22,235	272,560	0	0	0	0	
11	13	1,975	21,730	26,006	276,006	0	0	0	0	
12	14	1,975	23,705	29,690	279,690	0	0	0	0	
13	15	1,975	25,681	33,624	283,624	0	0	0	0	
14	16	1,975	27,656	37,810	287,810	0	0	0	0	
15	17	1,975	29,632	42,261	292,261	0	0	0	0	
16	18	1,975	31,607	47,109	297,109	0	0	0	0	
17	19	1,975	33,582	52,301	302,301	0	0	0	0	
18	20	1,975	35,558	57,868	307,868	0	0	0	0	
19	21	1,975	37,533	63,845	313,845	0	0	0	0	
20	22	1,975	39,509	70,266	320,266	0	0	0	0	
21	23	0	39,509	75,196	325,196	0	0	0	0	
22	24	0	39,509	80,493	330,493	0	0	0	0	
23	25	0	39,509	86,182	336,182	0	0	0	0	
24	26	0	39,509	92,295	342,295	0	0	0	0	
25	27	0	39,509	98,855	348,855	0	0	0	0	
26	28	0	39,509	105,892	355,892	0	0	0	0	
27	29	0	39,509	113,457	363,457	0	0	0	0	

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

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Supplemental Life Insurance for Retirement Income Planning Supplemental Illustration (cont.)

		Policy Costs		Current Policy Charges Separate Account Gross Rate of Return 8.00% Net Rate of Return 7.34% Fixed Account Rate 2.40%		Supplemental Life Insurance for Retirement Income			
End of Year	Age	Gross Premium	Cumulative Premium	Cash Surrender Value	Net Life Insurance Benefit	Withdrawals and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income
28	30	0	39,509	121,590	371,590	0	0	0	0
29	31	0	39,509	130,332	380,332	0	0	0	0
30	32	0	39,509	139,730	389,730	0	0	0	0
31	33	0	39,509	149,834	399,834	0	0	0	0
32	34	0	39,509	160,695	410,695	0	0	0	0
33	35	0	39,509	172,361	430,904	0	0	0	0
34	36	0	39,509	184,878	462,196	0	0	0	0
35	37	0	39,509	198,292	495,729	0	0	0	0
36	38	0	39,509	212,668	531,669	0	0	0	0
37	39	0	39,509	228,059	570,148	0	0	0	0
38	40	0	39,509	244,536	611,340	0	0	0	0
39	41	0	39,509	262,163	655,408	0	0	0	0
40	42	0	39,509	281,054	682,961	0	0	0	0
41	43	0	39,509	301,323	711,123	0	0	0	0
42	44	0	39,509	323,101	739,902	0	0	0	0
43	45	0	39,509	346,503	769,238	0	0	0	0
44	46	0	39,509	371,610	798,962	0	0	0	0
45	47	0	39,509	398,525	832,918	0	0	0	0
46	48	0	39,509	427,382	867,586	0	0	0	0
47	49	0	39,509	458,329	902,908	0	0	0	0
48	50	0	39,509	491,513	938,790	0	0	0	0
49	51	0	39,509	527,099	975,133	0	0	0	0
50	52	0	39,509	565,276	1,006,191	0	0	0	0
51	53	0	39,509	606,239	1,036,668	0	0	0	0
52	54	0	39,509	650,203	1,066,332	0	0	0	0
53	55	0	39,509	697,402	1,094,921	0	0	0	0
54	56	0	39,509	748,093	1,122,139	0	0	0	0
55	57	0	39,509	802,473	1,171,611	0	0	0	0
56	58	0	39,509	860,827	1,222,375	0	0	0	0
57	59	0	39,509	923,457	1,274,370	0	0	0	0
58	60	0	39,509	990,684	1,327,517	0	0	0	0
59	61	0	39,509	1,062,873	1,381,735	0	0	0	0
60	62	0	39,509	1,140,256	1,459,528	0	0	0	0
61	63	0	39,509	1,223,211	1,541,246	0	0	0	0
62	64	0	39,509	1,312,144	1,627,058	0	0	0	0

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Supplemental Life Insurance for Retirement Income Planning Supplemental Illustration (cont.)

		Policy Costs		Current Policy Charges Separate Account Gross Rate of Return 8.00% Net Rate of Return 7.34% Fixed Account Rate 2.40%		Supplemental Life Insurance for Retirement Income			
End of Year	Age	Gross Premium	Cumulative Premium	Cash Surrender Value	Net Life Insurance Benefit	Withdrawals and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income
63	65	0	39,509	1,302,881	1,602,507	97,407	0	97,407	97,407
64	66	0	39,509	1,292,721	1,583,184	97,407	0	97,407	194,814
65	67	0	39,509	1,281,454	1,574,737	97,407	0	97,407	292,221
66	68	0	39,509	1,268,996	1,563,428	97,407	0	97,407	389,628
67	69	0	39,509	1,255,255	1,549,130	97,407	0	97,407	487,035
68	70	0	39,509	1,240,120	1,531,699	97,407	0	97,407	584,442
69	71	0	39,509	1,223,474	1,510,983	97,407	0	97,407	681,849
70	72	0	39,509	1,205,579	1,467,146	97,407	0	97,407	779,256
71	73	0	39,509	1,186,467	1,418,393	97,407	0	97,407	876,663
72	74	0	39,509	1,166,213	1,364,750	97,407	0	97,407	974,070
73	75	0	39,509	1,144,946	1,306,285	97,407	0	97,407	1,071,477
74	76	0	39,509	1,122,835	1,243,099	97,407	0	97,407	1,168,884
75	77	0	39,509	1,098,549	1,223,849	97,407	0	97,407	1,266,291
76	78	0	39,509	1,071,839	1,202,179	97,407	0	97,407	1,363,698
77	79	0	39,509	1,042,430	1,177,802	97,407	0	97,407	1,461,105
78	80	0	39,509	1,009,999	1,150,382	97,407	0	97,407	1,558,512
79	81	0	39,509	974,201	1,119,560	97,407	0	97,407	1,655,919
80	82	0	39,509	934,650	1,084,932	97,407	0	97,407	1,753,326
81	83	0	39,509	890,903	1,046,036	97,407	0	97,407	1,850,733
82	84	0	39,509	842,529	1,002,423	97,407	0	97,407	1,948,140
83	85	0	39,509	789,045	953,588	97,407	0	97,407	2,045,547
84	86	0	39,509	729,981	899,040	97,407	0	97,407	2,142,954
85	87	0	39,509	664,603	838,012	97,407	0	97,407	2,240,361
86	88	0	39,509	592,160	769,719	97,407	0	97,407	2,337,768
87	89	0	39,509	511,949	693,424	97,407	0	97,407	2,435,175
88	90	0	39,509	423,000	608,113	97,407	0	97,407	2,532,582
89	91	0	39,509	324,299	512,724	97,407	0	97,407	2,629,989
90	92	0	39,509	221,084	374,424	97,407	0	97,407	2,727,396
91	93	0	39,509	114,275	231,224	97,407	0	97,407	2,824,803
92	94	0	39,509	5,376	84,665	97,407	0	97,407	2,922,210
93	95	0	39,509	203	40,588	0	0	0	2,922,210
94	96	0	39,509	335	335	0	0	0	2,922,210
95	97	0	39,509	475	475	0	0	0	2,922,210
96	98	0	39,509	625	625	0	0	0	2,922,210
97	99	0	39,509	783	783	0	0	0	2,922,210

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

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Supplemental Life Insurance for Retirement Income Planning Supplemental Illustration (cont.)

End of Year	Age	Policy Costs		Current Policy Charges Separate Account Gross Rate of Return 8.00% Net Rate of Return 7.34% Fixed Account Rate 2.40%		Supplemental Life Insurance for Retirement Income			
		Gross Premium	Cumulative Premium	Cash Surrender Value	Net Life Insurance Benefit	Withdrawals and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income
98	100	0	39,509	952	952	0	0	0	2,922,210
99	101	0	39,509	1,132	1,132	0	0	0	2,922,210
100	102	0	39,509	1,322	1,322	0	0	0	2,922,210
101	103	0	39,509	1,523	1,523	0	0	0	2,922,210
102	104	0	39,509	1,736	1,736	0	0	0	2,922,210
103	105	0	39,509	1,961	1,961	0	0	0	2,922,210
104	106	0	39,509	2,199	2,199	0	0	0	2,922,210
105	107	0	39,509	2,450	2,450	0	0	0	2,922,210
106	108	0	39,509	2,715	2,715	0	0	0	2,922,210
107	109	0	39,509	2,995	2,995	0	0	0	2,922,210
108	110	0	39,509	3,289	3,289	0	0	0	2,922,210
109	111	0	39,509	3,599	3,599	0	0	0	2,922,210
110	112	0	39,509	3,925	3,925	0	0	0	2,922,210
111	113	0	39,509	4,268	4,268	0	0	0	2,922,210
112	114	0	39,509	4,629	4,629	0	0	0	2,922,210
113	115	0	39,509	5,009	5,009	0	0	0	2,922,210
114	116	0	39,509	5,407	5,407	0	0	0	2,922,210
115	117	0	39,509	5,825	5,825	0	0	0	2,922,210
116	118	0	39,509	6,265	6,265	0	0	0	2,922,210
117	119	0	39,509	6,726	6,726	0	0	0	2,922,210
118	120	0	39,509	7,209	7,209	0	0	0	2,922,210
119	121	0	39,509	7,717	7,717	0	0	0	2,922,210

End Notes

This illustration depicts the use of a New York Life Variable Universal Life Accumulator II insurance Policy's Cash Value as a source of Supplemental Income for Retirement purposes. The Cash Value can be accessed either through cash withdrawals or policy loans. The Net Life Insurance Benefit will be reduced by withdrawals taken or loans not repaid.

This Policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

& Represents the insured's life expectancy added to the insured's age.



Illustration Input Summary

INSURED AND POLICYOWNER INFORMATION

Insured: AGE 2 BOY
Issue Age: 2
Date of Birth: 12/30/2018
Sex: Male
Underwriting Class: Juvenile

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

PREMIUM AND OTHER INFORMATION

Life Insurance Benefit Option: Face Amount Plus Cash Value Years 1 - 62, Face Amount Years 63 - 119
Section 7702 Testing Method: Guideline Premium
Ten Year No Lapse Guarantee: Yes
Premium Mode: Check-O-Matic
Initial Premium Option: Guideline Annual Premium
Planned Modal Premium: \$164.62

Separate Account Premium Percentage Allocation: 100%
Separate Account Premium Amount: \$1,975.44
Fixed Account Premium Percentage Allocation: 0%
Fixed Account Premium Amount: \$0.00
Current Hypothetical Gross Rate of Return: 8.00%
Current Fixed Account Interest Rate: 2.40%
Guaranteed Fixed Account Interest Rate: 2.00%
Surrender Charge Premium: \$3,247.50
Overloan Protection Rider: Not Illustrated

Policy Face Amount	Coverage
New York Life Variable Universal Life Accumulator II Face Amount	\$250,000

OPTIONAL COVERAGE

Overloan Protection Rider: Yes

See the "Riders and Benefits" page for further information.

PREMIUM SUMMARY

	Annual	Semi-Annual	Quarterly	Check-O-Matic
MEC Premium:	2,391.63	1,195.81	597.90	199.30
Minimum Premium:	631.44	315.72	157.86	52.62
Guideline Annual Premium:	1,975.48	987.74	493.87	164.62
Guideline Single Premium:	8,792.99	4,396.49	2,198.24	732.74

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Illustration Input Summary (cont.)

CASH WITHDRAWAL INFORMATION*

Cash Withdrawal Amount: Calculated

Cash Withdrawal Mode: Annual

Age at First Withdrawal: 65

POLICY LOAN INFORMATION*

Loan Amount: Calculated

Loan Withdrawal Mode: Annual

Loan Interest Rate: 3.00%

Loan Interest Option: Accrue Interest

Age at First Loan: 65

*Refer to Cash Withdrawals and Policy Loans Supplemental Summary page for more details.



Narrative Summary

About Variable Universal Life

Your New York Life Variable Universal Life Accumulator II (VUL) insurance policy ("Policy") offered by New York Life Insurance and Annuity Corporation ("NYLIAC") provides life insurance protection for one person. It offers the following features and benefits:

- flexible premium payments, within limits
- a choice of two Life Insurance Benefit Options
- liquidity through loans and partial surrenders
- increases (subject to underwriting) and decreases to the Policy's Face Amount (may be subject to surrender charges)
- additional benefits through the use of optional riders
- a choice of investment options, including 75 variable Investment Divisions, a Fixed Account with a guaranteed interest rate, a loan account, a Dollar Cost Averaging (DCA) Plus Account, and a DCA Extension Account.

Please check the Prospectus for Investment Division availability. All guarantees are based on the claims-paying ability of the issuing company.

Your Policy also comes with the following:
1) a choice at issue only of TWO Internal Revenue Code Section 7702 tests (the Cash Value Accumulation Text and the Guideline Premium Test)

2) a No Lapse Guarantee provision which guarantees that, under certain conditions, and prior to the Policy's 10th anniversary, the Policy will not lapse. (For a complete description, see section "Ten-Year No Lapse Guarantee" in the "Key Terms" section.)

Many benefits of the Policy have a corresponding risk, and both benefits and risks should be considered before you purchase a policy. More complete and detailed information about these features is provided in the prospectus.

About The Illustration

Issued by New York Life Insurance and Annuity Corporation and distributed by NYLIFE Distributors LLC.

This illustration shows how the performance of the underlying investment accounts can affect your Policy's Cash Value and Life Insurance Benefit. The illustration is hypothetical and may not be used to project or predict investment results. Specifically, the values shown in this illustration reflect hypothetical assumptions as to investment rate of return, premium payment options, Life Insurance Benefit Option, Face Amount, Policy transactions, and Policy charges. The values would be affected by a change in any of these assumptions. The investment rates of return shown in this illustration are hypothetical annual rates of return. Even if the average rate of return, over a specified period, is the same as the hypothetical rate, actual results will vary due to fluctuations in the actual rates of return.

It's important to remember that a Policy may terminate due to insufficient premiums and/or poor investment performance. In addition, excessive loans or withdrawals may cause the Policy to lapse due to insufficient Cash Surrender Values. Loans and withdrawals can reduce the Cash Value and Life Insurance Benefit. While VUL Accumulator II is a flexible premium policy, it is your responsibility to ensure that sufficient premiums are paid to keep the Policy in force.

The Net Rate of Return reflects the net fund fees and charges associated with the Investment Division allocations specified by the policyowner. If Investment Division allocations change, the Net Rate of Return will change.

Your agent must be a NYLIFE Securities Registered Representative to present this illustration and sell this product. This illustration must be preceded or accompanied by a current NYLIAC New York Life Variable Universal Life Accumulator II prospectus. The prospectus is an important resource in helping to better understand your Policy. We require the Prospectus to be delivered to you prior to or at the time of receiving this illustration. The illustration is not valid unless all pages are attached.

Key Terms

Fixed Account

The Fixed Account is an account supported by assets in the NYLIAC General Account. The amount in the Fixed Account earns interest on a daily basis. Interest is credited on each Monthly Deduction Day. Please see the Prospectus for more information.

Monthly Deduction Day

The date that we deduct your monthly contract charge, per thousand Face Amount charge, cost of insurance charge, and any rider charges from your policy's Cash Value, and the date that we deduct the Mortality and Expense Risk charges from the Separate Account Value. Please see the Policy Expenses page and/or the prospectus for more information about applicable charges.



Narrative Summary (cont.)

Separate Account

New York Life Variable Universal Life Separate Account-I is a segregated asset account that NYLIAC has established to receive and invest your net premiums. The Separate Account currently includes 75 Investment Divisions available under the Policy. The Separate Account value is an amount equal to the Cash Value allocated to the Separate Account. Please see the Prospectus for more information.

Basic Illustration

A ledger or proposal used in the sale of a life insurance policy that shows both guaranteed and non-guaranteed elements.

Two Life Insurance Benefit Options

The Policy offers different Life Insurance Benefit Options that allow you to select the insurance plan that best meets your needs. These options allow you to determine how the Life Insurance Benefit will be calculated.

- Option 1—a level benefit equal to your Policy's Face Amount.
- Option 2—a benefit that varies and equals the sum of your Policy's Face Amount and Cash Value.

Please see the prospectus for more information about the available Life Insurance Benefit Options.

Planned Premium

As its name suggests, this refers to the amount of premium payments you intend to make. When you're determining your premium payments, you'll want to consider:

- Age
- Underwriting class
- Gender
- Policy Face Amount
- Life Insurance Benefit Option
- Investment Division performance
- Loans
- Riders you add to your Policy

You can make additional Planned or Unplanned Premium payments at any time up to the Insured's attainment of age 121.

Gross Premium

Gross Premium includes all premiums to be paid in a given year. Gross Premium may include both planned and unplanned premiums.

Net Annual Outlay

This is the actual out-of-pocket cost to the policyowner each year after all premiums, partial surrenders, loans, loan interest and loan repayments have been processed. Positive amounts represent net payments from the policyowner to New York Life, negative amounts represent net payments from New York Life to the policyowner.

Internal Revenue Code Section 7702

Under Internal Revenue Code (Code) Section 7702, there are two different tests that may be used to determine whether an insurance policy meets the definition of life insurance: the Cash Value Accumulation Test (CVAT) and the Guideline Premium Test. Generally, the Guideline Premium Test allows you to accumulate more Cash Value over time without increasing the Life Insurance Benefit than the CVAT. (The Code requires that the Life Insurance Benefit always exceed the Cash Value by at least a specified margin.) The CVAT allows more premiums to be paid in the early policy years than the Guideline Premium Test allows. Once you choose a test, you cannot choose another. You may not elect the CVAT if you elect the GMAB Rider. This illustration assumes that the Guideline Premium Test is used.

Modified Endowment Contract (MEC) Premium

Section 7702A of the code defines a class of life insurance policies referred to as "modified endowment contracts" (MECs). Policies that are not classified as MECs generally will be taxed as conventional life

insurance policies. If a policy is classified as a MEC, the taxation of pre-death distributions (including loans) is somewhat different. In general, for tax purposes, such distributions from a MEC are made on an "income first" basis (and may be subject to penalty taxes). A life insurance policy becomes a MEC if, at any time during the first seven policy years, the sum of actual premiums paid exceeds the sum of the annual "seven-pay premium." Generally, the annual "seven-pay premium" is the level annual premium, such that if paid for each of the first seven policy years, will fully pay for all future life insurance and endowment benefits under a life insurance policy.

See the definition under Taxation of a Modified Endowment Contract for more information on the tax consequences.

Guideline Annual Premium

Generally, the level annual premium required to mature the policy, under the guaranteed mortality and current expenses at an interest rate of 4%. It is the same as "guideline level premium" defined in Section 7702(c)(4) of the Internal Revenue Code. Only applicable with the Guideline Premium Test (GPT).

Guideline Single Premium

Generally, the single premium required to mature the policy, under the guaranteed mortality assumptions and current expenses at an interest rate of 6%. It is the same as "guideline single premium" defined in Section 7702(c)(3) of the Code. Only applicable with the GPT.

Ten-Year No-Lapse Guarantee

This feature prevents your Policy from lapsing for ten years, regardless of your account performance. You should note that the Guarantee Period will end before the tenth Policy anniversary if your premium payments do not pass the minimum monthly premium test.



Narrative Summary (cont.)

In the 121st month, if there is insufficient Cash Surrender Value to cover the current and any deferred monthly charges, you will be sent a notice of payment due. If you are unable to pay, the Policy will lapse. This guarantee will be effective when the total premium paid into the Policy minus any loans taken (including any accrued loan interest) or partial surrenders made, equals or exceeds the cumulative total of the Policy's required monthly minimum premium for the number of months the Policy has been in force. There is no separate charge for this guarantee. The minimum premium is listed on the Illustration Input Summary page.

Hypothetical Gross Rate of Return

The illustrated Gross Rates of Return are purely hypothetical and represent the assumed total return before deduction of any fees or expenses. They are not an indication of actual performance and should not be deemed a representation of past or future investment returns.

Hypothetical Net Rate of Return

The hypothetical Net Rates of Return illustrated reflect a reduction from the Gross Rates of Return for the underlying fund charges, which is based on a Weighted Average of net portfolio expenses for the Investment Divisions currently offered with this Policy. This illustration assumes a Weighted Average annual expense of 0.61%. This average assumes your premiums have been allocated to each of the available Investment Divisions in the same proportion as monies invested in the NYLIAC Variable Universal Separate Account - I, as of December 31, 2019. The expense allocation applicable under your Policy may be more or less than what is shown in this illustration, depending on the mix of Investment Divisions, the Fixed Account and/or DCA Plus Account that you select. For information on expenses, please consult the prospectus.

The hypothetical investment rates of return shown in this illustration are illustrative only and should not be deemed a representation of past or future investment rates of return. The actual rates of return may be more or less than those shown and depend on a number of factors, including the allocation of premium payments made by the policyowner and the investment experience of each Investment Division. The Life Insurance Benefit, Cash Value and Cash Surrender Value will differ if the actual rates of return fluctuate above or below the average rate of return shown in individual Policy years. This illustration shows a level rate of return for each Policy year. Actual rates of return will fluctuate above and below this level rate of return each year. For example, in an illustration showing a level rate of return of 8% for each Policy year, a return in five consecutive years of -20%, 15%, 25%, -10% and 30% would have the same arithmetic average return as 8% in five consecutive years, but would result in very different actual Policy Cash Values. The same returns, occurring in reverse order (30%, -10%, 25%, 15% and -20%) would average 8% but would result in markedly different Policy values. A -10% return in one year is not offset by a gain of 10% in the next.

The Life Insurance Benefit, Cash Value and Cash Surrender Value will decline if loans or partial surrenders, are taken. The duration of coverage, the amount of any variable Life Insurance Benefit or Cash Value may increase or decrease in accordance with the investment experience of the Separate Account. No representation can be made by NYLIAC or the Investment Divisions of the Separate Account that these hypothetical rates of return can be achieved for any one year or sustained over a period of time.

The Rates of Return reflect certain fee waivers and expense reimbursements currently in effect for certain Investment Divisions. These waivers and reimbursements can be terminated at any time. For more information on expenses, please consult the Prospectus.

Persistence Credit

Yearly Detail page(s) utilizing Current Policy Charges assume that each month beginning in year 16, a Persistence Credit will be paid to the Separate Account and the Fixed Account in the same proportion as the balances invested in the total of such account(s) at an annualized rate of 0.25%. The Persistence Credit is granted at our discretion and is not guaranteed. Yearly Detail page(s) utilizing Guaranteed Policy Charges will not illustrate this credit.

Charges

We currently deduct certain fees and charges from your policy: deductions from premium, deductions from Cash Value and other possible charges. Please see the Policy Expenses page for more detail on these charges.

Riders

This policy offers additional insurance coverage and other benefits through several optional riders. Certain riders have costs associated with them. Please see the Riders and Benefits section for more information.

Current Policy Charges

These are the current charges associated with your Policy. We reserve the right to increase these charges up to the guaranteed maximum amount shown in your Policy at any time. In addition, we may increase the amount we deduct as a federal or state premium tax charge to reflect changes in tax law. Despite all this, it is important to note that your actual charges will never exceed the stated guaranteed charges. Talk to your



Narrative Summary (cont.)

Registered Representative if you have any questions. Refer to the "Policy Expenses" page for a list of these charges.

Guaranteed Policy Charges

These are the maximum charges applicable to your Policy. Your current charges may differ, but will never exceed the stated guaranteed charges.

Cash Value

Your Cash Value is made up of the total value of your Policy's Accumulation Units in the Separate Account, plus any amount you have in the Fixed Account, DCA Plus Account, and DCA Extension Account. Accumulation Units are the accounting units used to calculate the values under this policy. The number of Accumulation Units purchased in an Investment Division will be determined by dividing the part of any premium payment or the part of any transfer applied to that Investment Division, by the value of an Accumulation Unit for that Division on a given date. In this illustration, the Cash Value shows the effect of withdrawals but does not reflect any loans or loan interest due.

Cash Surrender Value

If you surrender your Policy, we will pay you the Cash Value, which will be reduced by any surrender charges that may apply, less any unpaid loans and accrued interest. See the Prospectus for more information. In this illustration, Cash Surrender Value reflects withdrawals, any outstanding loans, and any loan interest due.

Net Life Insurance Benefit

This is the benefit payable upon your death, calculated under the Life Insurance Benefit Option you have chosen. This may change depending on the performance of the investment options you select, as well as any loans and/or withdrawals you may have taken. In this illustration, the Net Life Insurance Benefit reflects withdrawals, any outstanding loans, and any loan interest due.

Partial Surrenders

After the first policy year, you may request partial surrenders from your Policy. In addition, after the first policy year, you may elect to receive periodic partial withdrawals from the Policy. Periodic partial withdrawals are partial surrenders that are scheduled on a recurring basis. These periodic partial withdrawals can be paid on a choice of monthly, quarterly, semi-annual, or annual basis. You can specify the Investment Divisions and/or Fixed Account from which the periodic withdrawals will be made. If you do not specify, we will withdraw money on a pro rata basis from each Investment Division and/or the Fixed Account. Partial surrenders may be taxable transactions. If a partial surrender causes the policy's Face Amount to decrease, a surrender charge may apply. Please see the Prospectus for more information. In this illustration, Withdrawals is used to refer to partial surrenders from your Policy, including any periodic partial withdrawals.

Loans

You can borrow any amount up to the loan value of this policy. The loan value on any given date is equal to $(100\%-a) \times (b-c)$ where:

- (a) equals the current loan interest rate
- (b) equals the policy's Cash Surrender Value
- (c) equals the sum of three Monthly Deduction Charges

You may wish to consult your tax advisor prior to taking a loan under this Policy. Loans can affect the No Lapse Guarantee. Please refer to the Access to Cash Value page of this illustration and Prospectus for more information.

Surrender Charges

Surrender charges are applicable during the first 10 Policy years. A surrender charge will be deducted from the Cash Value of the Policy if the Policy is

surrendered, or may be applied if the Policy's Face Amount is decreased (including decreases in Face Amount resulting from a change in Life Insurance Benefit Option or partial surrender). A new surrender charge period will be applied to Face Amount increases but not those which occur as a result of a change in the Life Insurance Benefit Option. The Policy is designed to be long-term life insurance coverage. It is not suitable as a short-term investment vehicle. Please see the Policy Expenses page for more information.

Additional Information

Risk of Lapse (particularly important for minimally funded policies)

Your Policy can lapse even if you pay all the Planned Premiums on time (except during the No Lapse Guarantee period when the No Lapse Guarantee conditions have been met). When a Policy lapses, it has no value and no benefits are paid upon the death of the insured. Your Policy involves risks, including the potential risk of losing the principal you've invested. A New York Life Variable Universal Life Accumulator II Policy with Cash Surrender Value only sufficient to cover monthly deductions and charges, or that is otherwise minimally funded, is less likely to be able to maintain its Cash Surrender Value due to market fluctuation and other performance-related risks.

In addition, by paying only the minimum required premium, you may forego the opportunity to build up significant Cash Value in your Policy. When determining the amount of your Planned Premium payments, you should consider funding your Policy at a level that has the potential to maximize the investment opportunities within your policy and to minimize the risks associated with market fluctuation.



Narrative Summary (cont.)

Life Insurance Limit

The maximum amount of life insurance protection available is subject to Company limits.

Life Expectancy

For the purpose of your Policy, life expectancy is the average projected lifespan of a representative group of people of the same sex, issue age, and underwriting class. This age is noted in the illustration unless the illustration has been designed to end before this age is reached.

Age 121 Policy Anniversary

Beginning on the Policy anniversary on which the insured is age 121, no further Planned or Unplanned Premiums will be allowed (except those premiums necessary to keep the policy in force). No further monthly deductions will be taken from the Cash Value, other than the Mortality and Expense Risk charge if any Cash Value is allocated to the Separate Account. Partial surrenders will continue to be allowed, and loan interest will continue to accrue. Any other riders attached to the Policy will also end, unless stated otherwise in the rider. The ROP Rider will not end at age 121.

Free Look Period

In most cases, the Policy can be returned to the Company or to the Registered Representative it was bought from for a refund under the terms of the Policy within 20 days (10 days in New York) after delivery.

Allocation of Premium Payments

The payment of the initial premium (and any other planned or unplanned premium made before the Initial Premium Transfer Date) will be applied to the General Account. On the Initial Premium Transfer

Date (generally the later of the Issue Date and the date we receive the full initial premium payment), we allocate the Net Premium, along with any interest credited, to the Investment Divisions of the Separate Account, the Fixed Account, and/or the DCA Plus Account according to the most recent premium allocation election you have given us. Your Policy lets you allocate your premiums to a maximum of 21 of the various Separate Account Investment Divisions, the Fixed Account, DCA Plus Account, and/or DCA Extension Account. Your Policy also allows transfers among the various Investment Divisions and/or to the Fixed Account. However, transfers from the Fixed Account are limited; and transfers to the Fixed Account may be limited. See your Prospectus for more details. The amount in the Fixed Account is part of NYLIAC's General Account. NYLIAC guarantees the amount in the Fixed Account will earn a minimum interest rate of 2%. Amounts allocated to any Investment Division are part of the Separate Account. The Investment Divisions of the Separate Account do not guarantee a minimum rate of return or protect against asset depreciation. Amounts shown in this illustration will vary based on your allocation.

Illustrated Policy Values

This illustration shows Policy values, payments, and expenses using assumptions determined by you and your NYLIFE Securities Registered Representative. The values could be affected by increasing, decreasing, or making Unplanned Premium Payments. The values may also be affected by any loans or partial surrenders, or by transfers among premium allocation alternatives. All values reflect timely payment of premiums. Changes in these assumptions will affect the illustrated values.

The illustrated values are end-of-Policy-year (EOY) values, unless specified as beginning-of-year (BOY) values. The Cash Surrender Value is the accumulated Cash Value less any surrender charges and any outstanding Policy loans (including any accrued loan interest).

Please be aware that this illustration of Policy values is not a part of the Policy and does not constitute a contract. This illustration must be preceded or accompanied by a current New York Life Variable Universal Life Accumulator II Prospectus and any updating supplements containing detailed information about the Policy, including a discussion of all charges and expenses. You should carefully read and retain the Prospectus and any supplements. Additional copies are available from your NYLIFE Securities Registered Representative.

Taxation of a Modified Endowment Contract

The Internal Revenue Code classifies some life insurance policies as MECs. If at any time during the first seven Policy years, or within seven Policy years of a material change, your cumulative premium payments exceed the cumulative annual seven-pay premium, as determined under Code Section 7702A, your Policy will be considered a MEC. In that case subsequent distributions, including loans and partial surrenders, will be included as taxable income to the extent there is gain in the contract. In addition, a 10% tax penalty may be assessed on taxable distributions prior to age 59 1/2.

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.



Signature Page

Illustration Signature Page for AGE 2 BOY

I acknowledge receiving a copy of this illustration from my Registered Representative and understand that the illustrated rates of return are hypothetical level annual rates of return and even if the average rate of return over a specified period is the same as the hypothetical rate, actual results will vary due to fluctuations in the actual rates of return. I also understand that the current Policy charges and expenses illustrated are subject to change and could be higher or lower.

Policyowner's Signature

Date

I certify that this illustration has been presented to the policyowner. I have made no statements that are inconsistent with the illustration.

Registered Representative's Signature

Date



Yearly Detail

(Current Charges and Gross Rate of Return 8.00%)

AGE 2 BOY

Issue Age: 2

Date of Birth: 12/30/2018

Sex: Male

Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000

Initial Life Insurance Benefit Option: Face Amount Plus Cash Value

Section 7702 Testing Method: Guideline Premium

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
1	3	1,975	0	1,606	619	251,606	988
2	4	1,975	0	3,334	1,358	253,334	1,975
3	5	1,975	0	5,189	2,461	255,189	2,728
4	6	1,975	0	7,181	4,616	257,181	2,566
5	7	1,975	0	9,317	6,914	259,317	2,403
6	8	1,975	0	11,608	9,594	261,608	2,013
7	9	1,975	0	14,066	12,475	264,066	1,591
8	10	1,975	0	16,703	15,534	266,703	1,169
9	11	1,975	0	19,530	18,784	269,530	747
10	12	1,975	0	22,560	22,235	272,560	325
11	13	1,975	0	26,006	26,006	276,006	0
12	14	1,975	0	29,690	29,690	279,690	0
13	15	1,975	0	33,624	33,624	283,624	0
14	16	1,975	0	37,810	37,810	287,810	0
15	17	1,975	0	42,261	42,261	292,261	0
16	18	1,975	0	47,109	47,109	297,109	0
17	19	1,975	0	52,301	52,301	302,301	0
18	20	1,975	0	57,868	57,868	307,868	0
19	21	1,975	0	63,845	63,845	313,845	0
20	22	1,975	0	70,266	70,266	320,266	0
21	23	0	0	75,196	75,196	325,196	0
22	24	0	0	80,493	80,493	330,493	0
23	25	0	0	86,182	86,182	336,182	0
24	26	0	0	92,295	92,295	342,295	0
25	27	0	0	98,855	98,855	348,855	0
26	28	0	0	105,892	105,892	355,892	0
27	29	0	0	113,457	113,457	363,457	0
28	30	0	0	121,590	121,590	371,590	0
29	31	0	0	130,332	130,332	380,332	0

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

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Yearly Detail (cont.)

(Current Charges and Gross Rate of Return 8.00%)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
30	32	0	0	139,730	139,730	389,730	0
31	33	0	0	149,834	149,834	399,834	0
32	34	0	0	160,695	160,695	410,695	0
33	35	0	0	172,361	172,361	430,904	0
34	36	0	0	184,878	184,878	462,196	0
35	37	0	0	198,292	198,292	495,729	0
36	38	0	0	212,668	212,668	531,669	0
37	39	0	0	228,059	228,059	570,148	0
38	40	0	0	244,536	244,536	611,340	0
39	41	0	0	262,163	262,163	655,408	0
40	42	0	0	281,054	281,054	682,961	0
41	43	0	0	301,323	301,323	711,123	0
42	44	0	0	323,101	323,101	739,902	0
43	45	0	0	346,503	346,503	769,238	0
44	46	0	0	371,610	371,610	798,962	0
45	47	0	0	398,525	398,525	832,918	0
46	48	0	0	427,382	427,382	867,586	0
47	49	0	0	458,329	458,329	902,908	0
48	50	0	0	491,513	491,513	938,790	0
49	51	0	0	527,099	527,099	975,133	0
50	52	0	0	565,276	565,276	1,006,191	0
51	53	0	0	606,239	606,239	1,036,668	0
52	54	0	0	650,203	650,203	1,066,332	0
53	55	0	0	697,402	697,402	1,094,921	0
54	56	0	0	748,093	748,093	1,122,139	0
55	57	0	0	802,473	802,473	1,171,611	0
56	58	0	0	860,827	860,827	1,222,375	0
57	59	0	0	923,457	923,457	1,274,370	0
58	60	0	0	990,684	990,684	1,327,517	0
59	61	0	0	1,062,873	1,062,873	1,381,735	0
60	62	0	0	1,140,256	1,140,256	1,459,528	0
61	63	0	0	1,223,211	1,223,211	1,541,246	0
62	64	0	0	1,312,144	1,312,144	1,627,058	0
63	65	0	97,407	1,361,937	1,302,881	1,602,507	0
64	66	0	98,565	1,452,313	1,292,721	1,583,184	0
65	67	0	100,536	1,543,593	1,281,454	1,574,737	0

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

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Yearly Detail (cont.)

(Current Charges and Gross Rate of Return 8.00%)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
66	68	0	102,547	1,635,732	1,268,996	1,563,428	0
67	69	0	104,598	1,728,681	1,255,255	1,549,130	0
68	70	0	106,690	1,822,369	1,240,120	1,531,699	0
69	71	0	108,823	1,916,723	1,223,474	1,510,983	0
70	72	0	111,000	2,012,048	1,205,579	1,467,146	0
71	73	0	113,220	2,108,420	1,186,467	1,418,393	0
72	74	0	115,484	2,205,960	1,166,213	1,364,750	0
73	75	0	117,794	2,304,843	1,144,946	1,306,285	0
74	76	0	120,150	2,405,284	1,122,835	1,243,099	0
75	77	0	122,553	2,506,003	1,098,549	1,223,849	0
76	78	0	125,004	2,606,797	1,071,839	1,202,179	0
77	79	0	127,504	2,707,441	1,042,430	1,177,802	0
78	80	0	130,054	2,807,666	1,009,999	1,150,382	0
79	81&	0	132,655	2,907,176	974,201	1,119,560	0
80	82	0	135,308	3,005,640	934,650	1,084,932	0
81	83	0	138,014	3,102,667	890,903	1,046,036	0
82	84	0	140,775	3,197,883	842,529	1,002,423	0
83	85	0	143,590	3,290,861	789,045	953,588	0
84	86	0	146,462	3,381,188	729,981	899,040	0
85	87	0	149,391	3,468,189	664,603	838,012	0
86	88	0	152,379	3,551,173	592,160	769,719	0
87	89	0	155,427	3,629,497	511,949	693,424	0
88	90	0	158,535	3,702,254	423,000	608,113	0
89	91	0	161,706	3,768,493	324,299	512,724	0
90	92	0	164,940	3,833,516	221,084	374,424	0
91	93	0	168,239	3,898,311	114,275	231,224	0
92	94	0	171,604	3,964,448	5,376	84,665	0
93	95	0	77,629	4,038,456	203	40,588	0
94	96	0	79,181	4,119,353	335	335	0
95	97	0	80,765	4,201,874	475	475	0
96	98	0	82,380	4,286,051	625	625	0
97	99	0	84,028	4,371,919	783	783	0
98	100	0	85,709	4,459,510	952	952	0
99	101	0	87,423	4,548,861	1,132	1,132	0
100	102	0	89,171	4,640,005	1,322	1,322	0
101	103	0	90,955	4,732,980	1,523	1,523	0
102	104	0	92,774	4,827,822	1,736	1,736	0

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

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

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Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Yearly Detail (cont.)

(Current Charges and Gross Rate of Return 8.00%)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
103	105	0	94,629	4,924,569	1,961	1,961	0
104	106	0	96,522	5,023,259	2,199	2,199	0
105	107	0	98,452	5,123,932	2,450	2,450	0
106	108	0	100,421	5,226,626	2,715	2,715	0
107	109	0	102,430	5,331,384	2,995	2,995	0
108	110	0	104,478	5,438,246	3,289	3,289	0
109	111	0	106,568	5,547,255	3,599	3,599	0
110	112	0	108,699	5,658,455	3,925	3,925	0
111	113	0	110,873	5,771,888	4,268	4,268	0
112	114	0	113,091	5,887,602	4,629	4,629	0
113	115	0	115,352	6,005,640	5,009	5,009	0
114	116	0	117,659	6,126,051	5,407	5,407	0
115	117	0	120,013	6,248,883	5,825	5,825	0
116	118	0	122,413	6,374,183	6,265	6,265	0
117	119	0	124,861	6,502,002	6,726	6,726	0
118	120	0	127,358	6,632,392	7,209	7,209	0
119	121	0	129,906	6,765,403	7,717	7,717	0

End Notes

All cash flow assumptions (i.e., Gross Premiums, Loans, Withdrawals, and Loan Repayments) are identical in all of your illustrations. They were calculated based upon policy features selected at issue, a hypothetical Gross Rate of Return of 8.00% and the deduction of current charges, even where other parts of the illustration, such as Cash Value, Cash Surrender Value and Net Life Insurance Benefit, are based upon different stated return and charge assumptions. In addition, other information included in the illustrations that is derived from the cash flow assumptions does not change. These include the minimum premium required to maintain the No Lapse Guarantee, Guideline Premiums, and/or MEC Premiums, as well as loan limits and/or loan interest and potential policy lapse. Loans and loan repayments displayed do not change from the current ledger. In addition, surrender charges displayed reflect the stated rate of return assumptions on the ledger shown directly above. Prior to changing any policy features or engaging in any policy transactions, you should request a revised illustration.

This Policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

& Represents the insured's life expectancy added to the insured's age.



Yearly Detail

(Guaranteed Charges and Gross Rate of Return 8.00%)

AGE 2 BOY

Issue Age: 2

Date of Birth: 12/30/2018

Sex: Male

Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000

Initial Life Insurance Benefit Option: Face Amount Plus Cash Value

Section 7702 Testing Method: Guideline Premium

Guaranteed Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
1	3	1,975	0	1,459	471	251,459	988
2	4	1,975	0	3,021	1,046	253,021	1,975
3	5	1,975	0	4,693	1,965	254,693	2,728
4	6	1,975	0	6,482	3,916	256,482	2,566
5	7	1,975	0	8,392	5,988	258,392	2,403
6	8	1,975	0	10,431	8,418	260,431	2,013
7	9	1,975	0	12,613	11,021	262,613	1,591
8	10	1,975	0	14,942	13,773	264,942	1,169
9	11	1,975	0	17,431	16,684	267,431	747
10	12	1,975	0	20,086	19,761	270,086	325
11	13	1,975	0	22,916	22,916	272,916	0
12	14	1,975	0	25,929	25,929	275,929	0
13	15	1,975	0	29,128	29,128	279,128	0
14	16	1,975	0	32,515	32,515	282,515	0
15	17	1,975	0	36,093	36,093	286,093	0
16	18	1,975	0	39,865	39,865	289,865	0
17	19	1,975	0	43,858	43,858	293,858	0
18	20	1,975	0	48,115	48,115	298,115	0
19	21	1,975	0	52,651	52,651	302,651	0
20	22	1,975	0	57,488	57,488	307,488	0
21	23	0	0	60,965	60,965	310,965	0
22	24	0	0	64,671	64,671	314,671	0
23	25	0	0	68,622	68,622	318,622	0
24	26	0	0	72,833	72,833	322,833	0
25	27	0	0	77,332	77,332	327,332	0
26	28	0	0	82,141	82,141	332,141	0
27	29	0	0	87,283	87,283	337,283	0
28	30	0	0	92,777	92,777	342,777	0
29	31	0	0	98,645	98,645	348,645	0

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

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Yearly Detail (cont.)

(Guaranteed Charges and Gross Rate of Return 8.00%)

Guaranteed Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
30	32	0	0	104,903	104,903	354,903	0
31	33	0	0	111,568	111,568	361,568	0
32	34	0	0	118,665	118,665	368,665	0
33	35	0	0	126,223	126,223	376,223	0
34	36	0	0	134,271	134,271	384,271	0
35	37	0	0	142,834	142,834	392,834	0
36	38	0	0	151,949	151,949	401,949	0
37	39	0	0	161,647	161,647	411,647	0
38	40	0	0	171,966	171,966	429,915	0
39	41	0	0	182,917	182,917	457,292	0
40	42	0	0	194,563	194,563	472,788	0
41	43	0	0	206,958	206,958	488,421	0
42	44	0	0	220,173	220,173	504,197	0
43	45	0	0	234,264	234,264	520,066	0
44	46	0	0	249,292	249,292	535,977	0
45	47	0	0	265,315	265,315	554,509	0
46	48	0	0	282,407	282,407	573,287	0
47	49	0	0	300,641	300,641	592,262	0
48	50	0	0	320,095	320,095	611,382	0
49	51	0	0	340,844	340,844	630,561	0
50	52	0	0	362,978	362,978	646,101	0
51	53	0	0	386,594	386,594	661,076	0
52	54	0	0	411,794	411,794	675,342	0
53	55	0	0	438,662	438,662	688,700	0
54	56	0	0	467,282	467,282	717,282	0
55	57	0	0	497,762	497,762	747,762	0
56	58	0	0	530,216	530,216	780,216	0
57	59	0	0	564,765	564,765	814,765	0
58	60	0	0	601,531	601,531	851,531	0
59	61	0	0	640,648	640,648	890,648	0
60	62	0	0	682,249	682,249	932,249	0
61	63	0	0	726,484	726,484	976,484	0
62	64	0	0	773,505	773,505	1,023,505	0
63	65	0	97,407	780,803	719,431	922,624	0
64	66	0	98,565	829,955	661,650	827,641	0
65	67	0	100,536	881,273	599,618	767,060	0

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Yearly Detail (cont.)

(Guaranteed Charges and Gross Rate of Return 8.00%)

Guaranteed Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
66	68	0	102,547	934,591	532,786	701,012	0
67	69	0	104,598	989,959	460,794	629,087	0
68	70	0	106,690	1,047,422	383,256	550,843	0
69	71	0	108,823	1,107,013	299,746	465,798	0
70	72	0	111,000	1,168,985	210,031	361,999	0
71	73	0	113,220	1,233,464	113,721	249,402	0
72	74	0	115,484	1,300,625	10,447	127,504	0
73	75	0	117,794	0	0	0	0

End Notes

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This Policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.



Yearly Detail

(Guaranteed Charges and Gross Rate of Return 0.00%)

AGE 2 BOY

Issue Age: 2

Date of Birth: 12/30/2018

Sex: Male

Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000

Initial Life Insurance Benefit Option: Face Amount Plus Cash Value

Section 7702 Testing Method: Guideline Premium

Guaranteed Policy Charges
 Separate Account
 Gross Rate of Return 0.00%
 Net Rate of Return -0.61%
 Fixed Account Rate 2.00%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
1	3	1,975	0	1,399	411	251,399	988
2	4	1,975	0	2,787	812	252,787	1,975
3	5	1,975	0	4,162	1,434	254,162	2,728
4	6	1,975	0	5,525	2,959	255,525	2,566
5	7	1,975	0	6,873	4,469	256,873	2,403
6	8	1,975	0	8,205	6,192	258,205	2,013
7	9	1,975	0	9,526	7,934	259,526	1,591
8	10	1,975	0	10,831	9,662	260,831	1,169
9	11	1,975	0	12,123	11,376	262,123	747
10	12	1,975	0	13,397	13,073	263,397	325
11	13	1,975	0	14,653	14,653	264,653	0
12	14	1,975	0	15,885	15,885	265,885	0
13	15	1,975	0	17,086	17,086	267,086	0
14	16	1,975	0	18,243	18,243	268,243	0
15	17	1,975	0	19,351	19,351	269,351	0
16	18	1,975	0	20,400	20,400	270,400	0
17	19	1,975	0	21,402	21,402	271,402	0
18	20	1,975	0	22,386	22,386	272,386	0
19	21	1,975	0	23,348	23,348	273,348	0
20	22	1,975	0	24,293	24,293	274,293	0
21	23	0	0	23,608	23,608	273,608	0
22	24	0	0	22,922	22,922	272,922	0
23	25	0	0	22,237	22,237	272,237	0
24	26	0	0	21,552	21,552	271,552	0
25	27	0	0	20,874	20,874	270,874	0
26	28	0	0	20,209	20,209	270,209	0
27	29	0	0	19,556	19,556	269,556	0
28	30	0	0	18,913	18,913	268,913	0
29	31	0	0	18,277	18,277	268,277	0

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

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Yearly Detail (cont.)

(Guaranteed Charges and Gross Rate of Return 0.00%)

Guaranteed Policy Charges
 Separate Account
 Gross Rate of Return 0.00%
 Net Rate of Return -0.61%
 Fixed Account Rate 2.00%

End of Year	Age	Gross Premium	Withdrawals/ Loans	Cash Value	Cash Surrender Value	Net Life Insurance Benefit	Surrender Charges
30	32	0	0	17,638	17,638	267,638	0
31	33	0	0	16,989	16,989	266,989	0
32	34	0	0	16,327	16,327	266,327	0
33	35	0	0	15,650	15,650	265,650	0
34	36	0	0	14,959	14,959	264,959	0
35	37	0	0	14,242	14,242	264,242	0
36	38	0	0	13,504	13,504	263,504	0
37	39	0	0	12,739	12,739	262,739	0
38	40	0	0	11,948	11,948	261,948	0
39	41	0	0	11,126	11,126	261,126	0
40	42	0	0	10,276	10,276	260,276	0
41	43	0	0	9,403	9,403	259,403	0
42	44	0	0	8,524	8,524	258,524	0
43	45	0	0	7,638	7,638	257,638	0
44	46	0	0	6,745	6,745	256,745	0
45	47	0	0	5,843	5,843	255,843	0
46	48	0	0	4,937	4,937	254,937	0
47	49	0	0	4,024	4,024	254,024	0
48	50	0	0	3,103	3,103	253,103	0
49	51	0	0	2,163	2,163	252,163	0
50	52	0	0	1,193	1,193	251,193	0
51	53	0	0	186	186	250,186	0
52	54	0	0	0	0	0	0

End Notes

All cash flow assumptions (i.e., Gross Premiums, Loans, Withdrawals, and Loan Repayments) are identical in all of your illustrations. They were calculated based upon policy features selected at issue, a hypothetical Gross Rate of Return of 8.00% and the deduction of current charges, even where other parts of the illustration, such as Cash Value, Cash Surrender Value and Net Life Insurance Benefit, are based upon different stated return and charge assumptions. In addition, other information included in the illustrations that is derived from the cash flow assumptions does not change. These include the minimum premium required to maintain the No Lapse Guarantee, Guideline Premiums, and/or MEC Premiums, as well as loan limits and/or loan interest and potential policy lapse. Loans and loan repayments displayed do not change from the current ledger. In addition, surrender charges displayed reflect the stated rate of return assumptions on the ledger shown directly above. Prior to changing any policy features or engaging in any policy transactions, you should request a revised illustration.

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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
21	23	Change Planned Premium	Planned Premium determines the amount we bill you. You must notify us if you wish to change the billed amount.
63	65	Change Life Insurance Benefit Option	In order to change your Life Insurance Benefit option, you must submit a signed written request. Surrender charges may apply to any Face Amount decrease due to a change in Life Insurance Benefit Option. Changing your Life Insurance Benefit Options may have tax consequences. Your ability to change your Policy's Life Insurance Benefit Option is subject to certain limitations.
63	65	Policy Withdrawal	Each withdrawal requires a separate request.
63*	65*	Policy Loan	Each loan requires a separate request.

*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. You should consult the Prospectus for additional information about the requirements, risks, limitations and costs associated with each of these transactions. Prior to changing any policy features or engaging in any policy transactions, you should request a revised illustration.



Investment Divisions

Fund Name	Annual Expenses	Total % Allocation as of December 31, 2019	Annual Expenses Weighted by % Allocation
MainStay VP U.S. Government Money Market - Initial Class **	0.28%	1.19%	0.00%
MainStay VP MacKay Government - Initial Class	0.57%	0.56%	0.00%
MainStay VP MacKay S&P 500 Index - Initial Class	0.12%	15.21%	0.02%
MainStay VP Income Builder - Initial Class	0.63%	2.33%	0.01%
MainStay VP Bond - Initial Class	0.54%	1.28%	0.01%
MainStay VP MacKay Common Stock - Initial Class	0.58%	4.48%	0.03%
MainStay VP MacKay International Equity - Initial Class	0.96%	2.03%	0.02%
MainStay VP MacKay High Yield Corporate Bond - Initial Class	0.59%	5.64%	0.03%
Fidelity® VIP Equity-Income Portfolio - Initial Class	0.53%	2.99%	0.02%
Fidelity® VIP Contrafund® Portfolio - Initial Class	0.61%	9.76%	0.06%
Janus Henderson Global Research Portfolio - Institutional Shares	0.79%	3.83%	0.03%
MainStay VP MacKay Convertible - Initial Class	0.62%	2.28%	0.01%
MainStay VP Epoch U.S. Equity Yield - Initial Class	0.68%	5.21%	0.04%
MainStay VP Winslow Large Cap Growth - Initial Class	0.76%	3.13%	0.02%
MFS® Investors Trust Series - Initial Class	0.79%	0.40%	0.00%
MFS® Research Series - Initial Class	0.80%	0.15%	0.00%
MainStay VP MacKay Mid Cap Core - Initial Class	0.86%	4.08%	0.04%
BNY Mellon IP Technology Growth Portfolio - Initial Shares	0.79%	1.34%	0.01%
MainStay VP Floating Rate - Initial Class	0.65%	0.64%	0.00%
MainStay VP Balanced - Initial Class	0.77%	0.72%	0.01%
MainStay VP Conservative Allocation - Initial Class	0.62%	0.63%	0.00%
MainStay VP Moderate Allocation - Initial Class	0.72%	1.74%	0.01%
MainStay VP Moderate Growth Allocation - Initial Class	0.80%	3.52%	0.03%
MainStay VP Growth Allocation - Initial Class	0.82%	3.20%	0.03%
AB VPS Small/Mid Cap Value Portfolio - Class A	0.83%	0.44%	0.00%
DWS Small Mid Cap Value VIP - Class A	0.82%	0.21%	0.00%
Invesco V.I. International Growth Fund - Series I	0.90%	0.86%	0.01%
MainStay VP MacKay Unconstrained Bond - Initial Class	0.77%	0.81%	0.01%
BlackRock® Global Allocation V.I. Fund - Class I	0.73%	0.68%	0.00%

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Investment Divisions (cont.)

Fund Name	Annual Expenses	Total % Allocation as of December 31, 2019	Annual Expenses Weighted by % Allocation
MainStay VP Mellon Natural Resources – Initial Class	0.88%	1.00%	0.01%
MainStay VP Janus Henderson Balanced - Initial Class	0.58%	5.47%	0.03%
MainStay VP Fidelity Institutional AM SM Utilities – Initial Class	0.68%	1.81%	0.01%
MainStay VP PIMCO Real Return - Initial Class	1.62%	0.38%	0.01%
MainStay VP Small Cap Growth - Initial Class	0.85%	1.93%	0.02%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Institutional Class	0.86%	0.35%	0.00%
American Funds IS New World Fund®- Class 2	0.84%	0.58%	0.00%
BlackRock® High Yield V.I. Fund - Class I	0.60%	0.17%	0.00%
American Funds IS Global Small Capitalization Fund SM - Class 2	1.01%	0.13%	0.00%
MainStay VP CBRE Global Infrastructure - Initial Class	0.95%	0.04%	0.00%
Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 1	0.76%	0.09%	0.00%
PIMCO VIT Low Duration Portfolio - Institutional Class	0.89%	0.06%	0.00%
DWS Alternative Asset Allocation VIP - Class A	0.86%	0.20%	0.00%
MainStay VP MacKay Small Cap Core - Initial Class	0.74%	1.69%	0.01%
ClearBridge Variable Appreciation Portfolio - Class I	0.73%	0.07%	0.00%
American Funds IS Growth Fund - Class 2	0.61%	0.15%	0.00%
American Funds IS Blue Chip Income and Growth Fund - Class 2	0.68%	0.20%	0.00%
Fidelity® VIP Emerging Markets Portfolio - Initial Class	0.96%	0.05%	0.00%
American Funds IS Asset Allocation Fund - Class 2	0.56%	0.10%	0.00%
MainStay VP IQ Hedge Multi-Strategy – Initial Class	0.96%	0.35%	0.00%
LVIP SSgA Mid-Cap Index Fund - Standard Class	0.35%	0.08%	0.00%
Fidelity® VIP International Index Portfolio - Initial Class	0.17%	0.10%	0.00%
Fidelity® VIP Health Care Portfolio - Initial Class	0.65%	0.03%	0.00%
Fidelity® VIP Mid Cap Portfolio - Initial Class	0.62%	0.40%	0.00%
Janus Henderson Enterprise Portfolio - Institutional Shares	0.72%	0.30%	0.00%
Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	0.93%	0.53%	0.00%
Morgan Stanley VIF U.S. Real Estate Portfolio - Class I	0.82%	0.86%	0.01%

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Investment Divisions (cont.)

Fund Name	Annual Expenses	Total % Allocation as of December 31, 2019	Annual Expenses Weighted by % Allocation
MFS® New Discovery Series - Initial Class	0.94%	0.30%	0.00%
Invesco Oppenheimer V.I. Main Street Small Cap Fund® - Series I Shares	0.80%	0.00%	0.00%
MFS® Mid Cap Value Portfolio - Initial Class	0.81%	0.00%	0.00%
PIMCO VIT Income Portfolio - Institutional Class	0.82%	0.00%	0.00%
Legg Mason/QS Conservative Model Portfolio - Class I	0.78%	0.00%	0.00%
Legg Mason/QS Moderately Conservative Model Portfolio - Class I	0.78%	0.00%	0.00%
Legg Mason/QS Moderate Model Portfolio - Class I	0.75%	0.00%	0.00%
Legg Mason/QS Moderately Aggressive Model Portfolio - Class I	0.74%	0.00%	0.00%
Legg Mason/QS Aggressive Model Portfolio - Class I	0.78%	0.00%	0.00%
Fidelity® VIP Bond Index Portfolio - Initial Class	0.14%	0.07%	0.00%
DWS Small Cap Index VIP - Class A	0.39%	0.04%	0.00%
Delaware VIP® Emerging Markets Series - Standard Class	1.28%	0.20%	0.00%
Delaware VIP® Small Cap Value Series - Standard Class	0.77%	0.48%	0.00%
MFS® International Intrinsic Value Portfolio - Initial Class	0.90%	0.68%	0.01%
Fidelity® VIP Freedom 2020 Portfolio - Initial Class	0.52%	0.10%	0.00%
Fidelity® VIP Freedom 2030 Portfolio - Initial Class	0.59%	0.19%	0.00%
Fidelity® VIP Freedom 2040 Portfolio - Initial Class	0.65%	0.17%	0.00%
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	0.64%	0.64%	0.00%
PIMCO VIT Total Return Portfolio - Institutional Class	0.71%	0.50%	0.00%
Average Annual Expense of All Investment Divisions:	0.73%		
Total Allocation:		100%	
Average Weighted Annual Expense of All Investment Divisions:			0.61%

End Notes



Investment Divisions (cont.)

The Annual Expense reflects the net investment advisory fee and other expenses that are deducted from the assets of the portfolios which underlie the Investment Divisions. Expenses vary by Investment Division. The Annual Expenses Weighted by Percent Allocations are weighted according to the percent of separate account allocation shown above, for the period ending December 31, 2019. This illustration uses the Weighted Average of all current Investment Divisions.

The Policy values shown in this illustration reflect the deduction of current charges, which include a Sales Expense Charge, a state premium tax charge, a Federal tax charge (if applicable), Monthly Cost of Insurance Charges, Monthly Contract Charges, a Monthly per Thousand Face Amount Charge, a Mortality and Expense Risk Charge, Charges for Extra Ratings (if applicable), Rider Charges (if applicable) and Weighted Investment Division Charges.

Please refer to the Prospectus for further information concerning the Policy fees and expenses.

****An investment in the MainStay VP U.S. Government Money Market Investment Division is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Investment Division seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this Investment Division.**



Access to Cash Value

Partial Surrenders

You may take a partial surrender from your Policy's Cash Surrender Value at any time, provided it meets certain limits. The Life Insurance Benefit, Cash Value and Cash Surrender Value will decline if you take any partial surrenders. The minimum amount of a partial surrender is \$100. A partial surrender may cause a reduction in the Policy Face Amount. If a partial surrender reduces the Face Amount below \$50,000, you may be required to surrender your Policy. If a policy is not a MEC, a partial surrender from the policy is generally taxable only to the extent that it exceeds the total investment in the policy. In certain circumstances, a partial surrender may cause your policy to become a MEC. If you choose to surrender the Policy for its full Cash Surrender Value, a policyowner would recognize ordinary income for federal tax purposes only if the Cash Value, minus surrender and other contract charges, exceeds your investment in the Policy. Please consult your tax adviser with any questions about tax implications of any partial surrenders from your Policy.

Loans and Loan Interest

This illustration assumes a current loan interest rate of 3% during the first 10 Policy Years and 2% during all subsequent Policy Years. The portion of your Policy's Cash Value which equals the amount of any unpaid loan will be transferred to the Policy's Loan Account and will be credited with an interest rate currently

equal to 2% in all years. This illustration reflects the charges relating to any Policy loan or partial surrender shown. The Guaranteed Effective Annual Loan Interest Rate is 6% paid in arrears. In Policy years 1-10, the amount in the Fixed Account which equals the amount of the unpaid loan will be credited with the greater of an interest rate which will never be lower than 2% less than the annual effective loan interest rate shown on the Policy data page, or 2%.

Starting in Policy Year 11, the Loan Account will be credited with the greater of an interest rate which will never be lower than 0.25% less than the annual effective loan interest rate, or 2%.

Accessing your Policy's Cash Value through loans or partial surrenders will reduce the Policy's Life Insurance Benefit, which could necessitate the need for higher premiums than originally expected, and could result in an unexpected taxable event. Unpaid loan interest will be added to your Policy's outstanding loan balance and will also accrue interest. If your total loan balance exceeds the Policy's Cash Surrender Value, the Policy may lapse unless additional payments are made. Under these circumstances, surrendering your 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 Surrender Value to cover the potential tax due to the IRS.



Riders and Benefits

Subject to jurisdictional availability, you can apply for additional benefits by selecting one or more optional riders. Please consult the prospectus for additional information about riders and options.

Living Benefits Rider

Under this rider, if the Insured has a life expectancy of 12 months or less, you can request a portion or all of the Policy Proceeds as an accelerated death benefit. This rider is only available at issue and is not automatically included in your Policy.

These riders are automatically included in your Policy.

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.

Insurance Exchange Rider

With this rider you have the ability to exchange your Policy for a new NYLIAC variable universal life policy that can be issued on a new insured, using values from your

original Policy. To exercise this rider, you must send a completed Insurance Exchange Rider form to the Variable Products Service Center (VPSC) at one of the addresses listed on the first page of the Prospectus. This rider provides for the one-time exchange to a new variable universal life policy on a successor insured, subject to evidence of good health and insurable interest. This rider is not included in the Policy if you elect the Guaranteed Minimum Accumulation Benefit rider. A one-time payment may be required upon exercise, depending upon the Cash Surrender Value of the existing and new policies at the time of exchange. See the Prospectus for more information. Note, this rider is only available on nonqualified policies, and there may be adverse tax consequences associated with exercising this rider.

Overloan Protection Rider

If you elect the Guideline Premium Test as your Policy's Life Insurance Qualification Test, your Policy will include the Overloan Protection rider, subject to state availability. The Overloan Protection Rider is a way to protect you from a policy lapse as a result of having significant loans in the later years of owning the Policy. When activated, the Overloan Protection rider guarantees that your Policy will not lapse even if the Cash Surrender Value is insufficient to cover the current monthly deduction charges. In order to

activate the Overloan Protection Rider you must provide us with a written request. Note, there is a one-time fee associated with the exercise of this rider. Please see the Prospectus for the conditions which need to be met to exercise the rider and the changes which take place in your policy once the rider is activated.



Additional Premium Information Summary

AGE 2 BOY

Issue Age: 2

Date of Birth: 12/30/2018

Sex: Male

Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000

Initial Life Insurance Benefit Option: Face Amount Plus Cash Value

Section 7702 Testing Method: Guideline Premium

End of Year	Age	Face Amount	Life Insurance Benefit Option	MEC Premium	Guideline Single	Guideline Annual	NLG Minimum Premium	Sec 7702(f) Force Outs/ Partial Surrenders	Sec 7702(f) Taxable Portion
1	3	250,000	FA+Cash Value	2,392	8,793	1,975	631	0	0
63	65	1,554,333	Face Amount	0	490,412	36,497	N/A	0	0

The above table reflects calculations that were necessary to insure compliance and/or compute the 7702(f) taxation of partial surrenders and premium force-outs during the first fifteen Policy years. Recalculations for increases in benefits are shown only if further premium payments or subsequent decreases in benefits are shown or required. The taxable portion above reflects only the amount treated as being paid out of the income in the contract according to section 72 (e). However, all distributions become taxable if and when the contract fails the 7-pay test according to section 7702A.

Policy values on which the calculations are based assume current mortality and current rates of return. The values in the table above could change if these assumptions change.



Internal Rate of Return Summary

AGE 2 BOY

Issue Age: 2

Date of Birth: 12/30/2018

Sex: Male

Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000

Initial Life Insurance Benefit Option: Face Amount Plus Cash Value

Section 7702 Testing Method: Guideline Premium

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Net Annual Outlay	IRR on Cash Surrender Value**	IRR on Net Life Insurance Benefit**	Cash Value	Cash Surrender Value	Net Life Insurance Benefit
1	3	1,975	-68.69%	12,636.72%	1,606	619	251,606
2	4	1,975	-53.17%	983.54%	3,334	1,358	253,334
3	5	1,975	-37.91%	368.13%	5,189	2,461	255,189
4	6	1,975	-20.38%	206.95%	7,181	4,616	257,181
5	7	1,975	-11.66%	138.54%	9,317	6,914	259,317
6	8	1,975	-6.01%	101.96%	11,608	9,594	261,608
7	9	1,975	-2.57%	79.58%	14,066	12,475	264,066
8	10	1,975	-0.38%	64.65%	16,703	15,534	266,703
9	11	1,975	1.10%	54.05%	19,530	18,784	269,530
10	12	1,975	2.14%	46.19%	22,560	22,235	272,560
11	13	1,975	2.97%	40.17%	26,006	26,006	276,006
12	14	1,975	3.42%	35.42%	29,690	29,690	279,690
13	15	1,975	3.78%	31.59%	33,624	33,624	283,624
14	16	1,975	4.08%	28.44%	37,810	37,810	287,810
15	17	1,975	4.32%	25.82%	42,261	42,261	292,261
16	18	1,975	4.55%	23.62%	47,109	47,109	297,109
17	19	1,975	4.75%	21.74%	52,301	52,301	302,301
18	20	1,975	4.92%	20.12%	57,868	57,868	307,868
19	21	1,975	5.07%	18.72%	63,845	63,845	313,845
20	22	1,975	5.21%	17.49%	70,266	70,266	320,266
21	23	0	5.35%	16.43%	75,196	75,196	325,196
22	24	0	5.46%	15.49%	80,493	80,493	330,493
23	25	0	5.57%	14.66%	86,182	86,182	336,182
24	26	0	5.66%	13.93%	92,295	92,295	342,295
25	27	0	5.74%	13.28%	98,855	98,855	348,855
26	28	0	5.82%	12.69%	105,892	105,892	355,892
27	29	0	5.89%	12.16%	113,457	113,457	363,457
28	30	0	5.95%	11.69%	121,590	121,590	371,590
29	31	0	6.01%	11.27%	130,332	130,332	380,332

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

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Internal Rate of Return Summary (cont.)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Net Annual Outlay	IRR on Cash Surrender Value**	IRR on Net Life Insurance Benefit**	Cash Value	Cash Surrender Value	Net Life Insurance Benefit
30	32	0	6.06%	10.88%	139,730	139,730	389,730
31	33	0	6.11%	10.53%	149,834	149,834	399,834
32	34	0	6.16%	10.22%	160,695	160,695	410,695
33	35	0	6.20%	10.01%	172,361	172,361	430,904
34	36	0	6.24%	9.91%	184,878	184,878	462,196
35	37	0	6.28%	9.82%	198,292	198,292	495,729
36	38	0	6.31%	9.73%	212,668	212,668	531,669
37	39	0	6.34%	9.65%	228,059	228,059	570,148
38	40	0	6.37%	9.57%	244,536	244,536	611,340
39	41	0	6.40%	9.49%	262,163	262,163	655,408
40	42	0	6.42%	9.33%	281,054	281,054	682,961
41	43	0	6.45%	9.18%	301,323	301,323	711,123
42	44	0	6.47%	9.03%	323,101	323,101	739,902
43	45	0	6.49%	8.88%	346,503	346,503	769,238
44	46	0	6.51%	8.75%	371,610	371,610	798,962
45	47	0	6.53%	8.63%	398,525	398,525	832,918
46	48	0	6.55%	8.51%	427,382	427,382	867,586
47	49	0	6.57%	8.40%	458,329	458,329	902,908
48	50	0	6.58%	8.29%	491,513	491,513	938,790
49	51	0	6.60%	8.18%	527,099	527,099	975,133
50	52	0	6.61%	8.06%	565,276	565,276	1,006,191
51	53	0	6.63%	7.94%	606,239	606,239	1,036,668
52	54	0	6.64%	7.83%	650,203	650,203	1,066,332
53	55	0	6.66%	7.71%	697,402	697,402	1,094,921
54	56	0	6.67%	7.60%	748,093	748,093	1,122,139
55	57	0	6.68%	7.53%	802,473	802,473	1,171,611
56	58	0	6.69%	7.46%	860,827	860,827	1,222,375
57	59	0	6.70%	7.40%	923,457	923,457	1,274,370
58	60	0	6.72%	7.33%	990,684	990,684	1,327,517
59	61	0	6.73%	7.27%	1,062,873	1,062,873	1,381,735
60	62	0	6.74%	7.24%	1,140,256	1,140,256	1,459,528
61	63	0	6.75%	7.21%	1,223,211	1,223,211	1,541,246
62	64	0	6.76%	7.18%	1,312,144	1,312,144	1,627,058
63	65	-97,407	6.77%	7.14%	1,361,937	1,302,881	1,602,507
64	66	-97,407	6.77%	7.11%	1,452,313	1,292,721	1,583,184
65	67	-97,407	6.78%	7.09%	1,543,593	1,281,454	1,574,737
66	68	-97,407	6.78%	7.07%	1,635,732	1,268,996	1,563,428

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

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Internal Rate of Return Summary (cont.)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Net Annual Outlay	IRR on Cash Surrender Value**	IRR on Net Life Insurance Benefit**	Cash Value	Cash Surrender Value	Net Life Insurance Benefit
67	69	-97,407	6.79%	7.06%	1,728,681	1,255,255	1,549,130
68	70	-97,407	6.79%	7.04%	1,822,369	1,240,120	1,531,699
69	71	-97,407	6.79%	7.02%	1,916,723	1,223,474	1,510,983
70	72	-97,407	6.80%	6.99%	2,012,048	1,205,579	1,467,146
71	73	-97,407	6.80%	6.96%	2,108,420	1,186,467	1,418,393
72	74	-97,407	6.80%	6.93%	2,205,960	1,166,213	1,364,750
73	75	-97,407	6.80%	6.90%	2,304,843	1,144,946	1,306,285
74	76	-97,407	6.80%	6.87%	2,405,284	1,122,835	1,243,099
75	77	-97,407	6.81%	6.87%	2,506,003	1,098,549	1,223,849
76	78	-97,407	6.81%	6.87%	2,606,797	1,071,839	1,202,179
77	79	-97,407	6.81%	6.87%	2,707,441	1,042,430	1,177,802
78	80	-97,407	6.81%	6.87%	2,807,666	1,009,999	1,150,382
79	81&	-97,407	6.81%	6.87%	2,907,176	974,201	1,119,560
80	82	-97,407	6.81%	6.86%	3,005,640	934,650	1,084,932
81	83	-97,407	6.81%	6.86%	3,102,667	890,903	1,046,036
82	84	-97,407	6.81%	6.86%	3,197,883	842,529	1,002,423
83	85	-97,407	6.80%	6.85%	3,290,861	789,045	953,588
84	86	-97,407	6.80%	6.85%	3,381,188	729,981	899,040
85	87	-97,407	6.80%	6.84%	3,468,189	664,603	838,012
86	88	-97,407	6.79%	6.84%	3,551,173	592,160	769,719
87	89	-97,407	6.79%	6.83%	3,629,497	511,949	693,424
88	90	-97,407	6.79%	6.83%	3,702,254	423,000	608,113
89	91	-97,407	6.78%	6.82%	3,768,493	324,299	512,724
90	92	-97,407	6.78%	6.81%	3,833,516	221,084	374,424
91	93	-97,407	6.77%	6.80%	3,898,311	114,275	231,224
92	94	-97,407	6.77%	6.78%	3,964,448	5,376	84,665
93	95	0	6.77%	6.78%	4,038,456	203	40,588
94	96	0	6.77%	6.77%	4,119,353	335	335
95	97	0	6.77%	6.77%	4,201,874	475	475
96	98	0	6.77%	6.77%	4,286,051	625	625
97	99	0	6.77%	6.77%	4,371,919	783	783
98	100	0	6.77%	6.77%	4,459,510	952	952
99	101	0	6.77%	6.77%	4,548,861	1,132	1,132
100	102	0	6.77%	6.77%	4,640,005	1,322	1,322
101	103	0	6.77%	6.77%	4,732,980	1,523	1,523
102	104	0	6.77%	6.77%	4,827,822	1,736	1,736
103	105	0	6.77%	6.77%	4,924,569	1,961	1,961
104	106	0	6.77%	6.77%	5,023,259	2,199	2,199

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

Results shown are based on hypothetical rates of return which are not guaranteed. Actual results will vary.

Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Internal Rate of Return Summary (cont.)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	Net Annual Outlay	IRR on Cash Surrender Value**	IRR on Net Life Insurance Benefit**	Cash Value	Cash Surrender Value	Net Life Insurance Benefit
105	107	0	6.77%	6.77%	5,123,932	2,450	2,450
106	108	0	6.77%	6.77%	5,226,626	2,715	2,715
107	109	0	6.77%	6.77%	5,331,384	2,995	2,995
108	110	0	6.77%	6.77%	5,438,246	3,289	3,289
109	111	0	6.77%	6.77%	5,547,255	3,599	3,599
110	112	0	6.77%	6.77%	5,658,455	3,925	3,925
111	113	0	6.77%	6.77%	5,771,888	4,268	4,268
112	114	0	6.77%	6.77%	5,887,602	4,629	4,629
113	115	0	6.77%	6.77%	6,005,640	5,009	5,009
114	116	0	6.77%	6.77%	6,126,051	5,407	5,407
115	117	0	6.77%	6.77%	6,248,883	5,825	5,825
116	118	0	6.77%	6.77%	6,374,183	6,265	6,265
117	119	0	6.77%	6.77%	6,502,002	6,726	6,726
118	120	0	6.77%	6.77%	6,632,392	7,209	7,209
119	121	0	6.77%	6.77%	6,765,403	7,717	7,717

End Notes

This Policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

& Represents the insured's life expectancy added to the insured's age.

** The Internal Rate of Return is equivalent to the interest rate at which the illustrated Net Annual Outlay would have to be invested outside the Policy (ignoring taxes) to arrive at the Cash Surrender Value or Net Life Insurance Benefit of the Policy. The Internal Rate of Return is compounded annually, and all payments are assumed to be paid at the beginning of each Policy year.



Policy Expenses

Your Illustration reflects the deduction of all charges from the Policy, which include:

Deductions from Premium

Combined Sales Expense and Tax on Premium Charges

The policy is subject to a combined sales expense charge and tax charge on each premium. The current combined charge is 4.00% of each premium. The guaranteed maximum charge is 8.00%.

Deductions from Cash Value

Monthly Contract Charges

The policy is subject to a monthly contract charge. The current monthly charge is \$10. The guaranteed maximum monthly charge is \$15.

Monthly Cost of Insurance Charges

These charges are calculated by multiplying the net amount at risk (as defined in the Policy) by the current monthly cost of insurance rates.

Monthly per \$1,000 Charge

These charges are deducted monthly from your Policy's Cash Value. The charges are based on Face Amount, Policy duration, issue age, gender, and risk class of the insured. The charges shown below are applicable to the initial Face Amount, issue age, gender, and risk class. This charge is clearly specified in your Policy contract. Increases or decreases in Face Amount will change these charges.

Monthly per \$1,000 Charge	Current	Guaranteed Maximum
Policy Years 1-10	\$16.26	\$16.26
Policy Years 11-20	\$0.00	\$16.26
Policy Years 21+	\$0.00	\$0.00

Mortality and Expense Risk

This is defined as the risk that the group of lives we have insured under our policies will not live as long as we expect (Mortality Risk); and the risk that the cost of issuing and administering the policies will be greater than we have estimated (Expense Risk). These charges are deducted from the assets in the Separate Account. The current annual charge is 0.10%. The guaranteed maximum charge is 0.50%.

Charges for Extra Ratings

Not applicable.

Cost of Additional Benefits

This includes charges for any optional riders you may have added to your Policy.



Policy Expenses (cont.)

Surrender Charges

This is a charge that will be deducted from your Policy's Cash Value if the Policy is surrendered, or may be applied if your Policy's Face Amount is decreased (this includes a decrease in the Face Amount resulting from a change in Life Insurance Benefit Option or partial surrender). A new Surrender Charge may also be applied to Face Amount increases, but not when those increases occur as a result of a change in the Life Insurance Benefit Option.

Surrender Charges are applicable for the first 10 Policy years and also between 5 and 10 years after any future Face Amount increase depending upon your age at the time of the increase.

Year	Surrender Charge
1	\$988
2	\$1,975
3	\$2,728
4	\$2,566
5	\$2,403
6	\$2,013
7	\$1,591
8	\$1,169
9	\$747
10	\$325



Cost Summary

AGE 2 BOY

Issue Age: 2

Date of Birth: 12/30/2018

Sex: Male

Underwriting Class: Juvenile

Initial Life Insurance Benefit Amount: \$250,000

Initial Life Insurance Benefit Option: Face Amount Plus Cash Value

Section 7702 Testing Method: Guideline Premium

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

PREMIUM				CHARGES						POLICY VALUES			
End of Year	Age	Gross Premium	Premium Charge [^]	Monthly Contract Charge	Per Thousand Charge	Cost Of Insurance ⁺	Cost Of Riders ⁺	Mortality & Expense Charge	Surrender Charges Assessed ^{**}	Sum of All Deductions	Cash Value	Cash Surrender Value ^{***}	Net Life Insurance Benefit
1	3	1,975	79	120	195	35	0	1	0	430	1,606	619	251,606
2	4	1,975	79	120	195	30	0	3	0	427	3,334	1,358	253,334
3	5	1,975	79	120	195	27	0	4	0	426	5,189	2,461	255,189
4	6	1,975	79	120	195	25	0	6	0	425	7,181	4,616	257,181
5	7	1,975	79	120	195	25	0	8	0	427	9,317	6,914	259,317
6	8	1,975	79	120	195	25	0	11	0	430	11,608	9,594	261,608
7	9	1,975	79	120	195	22	0	13	0	429	14,066	12,475	264,066
8	10	1,975	79	120	195	22	0	15	0	432	16,703	15,534	266,703
9	11	1,975	79	120	195	22	0	18	0	435	19,530	18,784	269,530
10	12	1,975	79	120	195	25	0	21	0	440	22,560	22,235	272,560
11	13	1,975	79	120	0	30	0	24	0	253	26,006	26,006	276,006
12	14	1,975	79	120	0	40	0	28	0	267	29,690	29,690	279,690
13	15	1,975	79	120	0	57	0	32	0	288	33,624	33,624	283,624
14	16	1,975	79	120	0	87	0	36	0	322	37,810	37,810	287,810
15	17	1,975	79	120	0	125	0	40	0	364	42,261	42,261	292,261
16	18	1,975	79	120	0	163	0	45	0	406	47,109	47,109	297,109
17	19	1,975	79	120	0	182	0	50	0	431	52,301	52,301	302,301

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Cost Summary (cont.)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

PREMIUM				CHARGES						POLICY VALUES			
End of Year	Age	Gross Premium	Premium Charge [^]	Monthly Contract Charge	Per Thousand Charge	Cost Of Insurance+	Cost Of Riders+	Mortality & Expense Charge	Surrender Charges Assessed**	Sum of All Deductions	Cash Value	Cash Surrender Value***	Net Life Insurance Benefit
18	20	1,975	79	120	0	196	0	55	0	450	57,868	57,868	307,868
19	21	1,975	79	120	0	204	0	61	0	464	63,845	63,845	313,845
20	22	1,975	79	120	0	207	0	67	0	473	70,266	70,266	320,266
21	23	0	0	120	0	207	0	73	0	400	75,196	75,196	325,196
22	24	0	0	120	0	210	0	78	0	408	80,493	80,493	330,493
23	25	0	0	120	0	216	0	83	0	419	86,182	86,182	336,182
24	26	0	0	120	0	218	0	89	0	427	92,295	92,295	342,295
25	27	0	0	120	0	229	0	95	0	444	98,855	98,855	348,855
26	28	0	0	120	0	244	0	102	0	466	105,892	105,892	355,892
27	29	0	0	120	0	244	0	109	0	473	113,457	113,457	363,457
28	30	0	0	120	0	244	0	117	0	481	121,590	121,590	371,590
29	31	0	0	120	0	243	0	126	0	489	130,332	130,332	380,332
30	32	0	0	120	0	243	0	135	0	498	139,730	139,730	389,730
31	33	0	0	120	0	243	0	144	0	508	149,834	149,834	399,834
32	34	0	0	120	0	243	0	155	0	518	160,695	160,695	410,695
33	35	0	0	120	0	253	0	166	0	539	172,361	172,361	430,904
34	36	0	0	120	0	276	0	178	0	574	184,878	184,878	462,196
35	37	0	0	120	0	317	0	191	0	628	198,292	198,292	495,729
36	38	0	0	120	0	359	0	205	0	684	212,668	212,668	531,669
37	39	0	0	120	0	419	0	220	0	759	228,059	228,059	570,148
38	40	0	0	120	0	486	0	236	0	842	244,536	244,536	611,340
39	41	0	0	120	0	568	0	253	0	941	262,163	262,163	655,408
40	42	0	0	120	0	625	0	271	0	1,016	281,054	281,054	682,961
41	43	0	0	120	0	662	0	290	0	1,072	301,323	301,323	711,123
42	44	0	0	120	0	673	0	311	0	1,104	323,101	323,101	739,902

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Cost Summary (cont.)

Current Policy Charges
 Separate Account
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 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

PREMIUM				CHARGES							POLICY VALUES		
End of Year	Age	Gross Premium	Premium Charge [^]	Monthly Contract Charge	Per Thousand Charge	Cost Of Insurance ⁺	Cost Of Riders ⁺	Mortality & Expense Charge	Surrender Charges Assessed ^{**}	Sum of All Deductions	Cash Value	Cash Surrender Value ^{***}	Net Life Insurance Benefit
43	45	0	0	120	0	682	0	334	0	1,136	346,503	346,503	769,238
44	46	0	0	120	0	731	0	358	0	1,209	371,610	371,610	798,962
45	47	0	0	120	0	803	0	384	0	1,307	398,525	398,525	832,918
46	48	0	0	120	0	877	0	412	0	1,409	427,382	427,382	867,586
47	49	0	0	120	0	950	0	441	0	1,511	458,329	458,329	902,908
48	50	0	0	120	0	1,030	0	473	0	1,623	491,513	491,513	938,790
49	51	0	0	120	0	1,114	0	508	0	1,742	527,099	527,099	975,133
50	52	0	0	120	0	1,189	0	544	0	1,854	565,276	565,276	1,006,191
51	53	0	0	120	0	1,264	0	584	0	1,968	606,239	606,239	1,036,668
52	54	0	0	120	0	1,333	0	626	0	2,079	650,203	650,203	1,066,332
53	55	0	0	120	0	1,393	0	672	0	2,184	697,402	697,402	1,094,921
54	56	0	0	120	0	1,440	0	720	0	2,281	748,093	748,093	1,122,139
55	57	0	0	120	0	1,548	0	773	0	2,441	802,473	802,473	1,171,611
56	58	0	0	120	0	1,650	0	829	0	2,599	860,827	860,827	1,222,375
57	59	0	0	120	0	1,748	0	889	0	2,757	923,457	923,457	1,274,370
58	60	0	0	120	0	1,844	0	954	0	2,918	990,684	990,684	1,327,517
59	61	0	0	120	0	1,923	0	1,024	0	3,066	1,062,873	1,062,873	1,381,735
60	62	0	0	120	0	2,134	0	1,098	0	3,353	1,140,256	1,140,256	1,459,528
61	63	0	0	120	0	2,358	0	1,178	0	3,656	1,223,211	1,223,211	1,541,246
62	64	0	0	120	0	2,594	0	1,264	0	3,978	1,312,144	1,312,144	1,627,058
63	65	0	0	120	0	2,745	0	1,255	0	4,120	1,361,937	1,302,881	1,602,507
64	66	0	0	120	0	2,944	0	1,245	0	4,310	1,452,313	1,292,721	1,583,184
65	67	0	0	120	0	3,282	0	1,235	0	4,637	1,543,593	1,281,454	1,574,737
66	68	0	0	120	0	3,621	0	1,223	0	4,964	1,635,732	1,268,996	1,563,428
67	69	0	0	120	0	3,962	0	1,210	0	5,292	1,728,681	1,255,255	1,549,130

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Prepared for AGE 2 BOY (Male, 2, Juvenile), AD118

Prepared by JIMING YAN Member NAIFA, Qualifying Member MDRT, MS on 02/27/2021 (NYLIS v6.32.0.160) (ACF2: AGTK8CG)



Cost Summary (cont.)

Current Policy Charges
 Separate Account
 Gross Rate of Return 8.00%
 Net Rate of Return 7.34%
 Fixed Account Rate 2.40%

End of Year	Age	PREMIUM		CHARGES						POLICY VALUES			
		Gross Premium	Premium Charge [^]	Monthly Contract Charge	Per Thousand Charge	Cost Of Insurance ⁺	Cost Of Riders ⁺	Mortality & Expense Charge	Surrender Charges Assessed ^{**}	Sum of All Deductions	Cash Value	Cash Surrender Value ^{***}	Net Life Insurance Benefit
68	70	0	0	120	0	4,317	0	1,195	0	5,633	1,822,369	1,240,120	1,531,699
69	71	0	0	120	0	4,685	0	1,180	0	5,984	1,916,723	1,223,474	1,510,983
70	72	0	0	120	0	4,692	0	1,162	0	5,974	2,012,048	1,205,579	1,467,146
71	73	0	0	120	0	4,578	0	1,144	0	5,842	2,108,420	1,186,467	1,418,393
72	74	0	0	120	0	4,304	0	1,124	0	5,548	2,205,960	1,166,213	1,364,750
73	75	0	0	120	0	3,824	0	1,103	0	5,048	2,304,843	1,144,946	1,306,285
74	76	0	0	120	0	3,108	0	1,082	0	4,310	2,405,284	1,122,835	1,243,099
75	77	0	0	120	0	3,611	0	1,059	0	4,790	2,506,003	1,098,549	1,223,849
76	78	0	0	120	0	4,198	0	1,033	0	5,352	2,606,797	1,071,839	1,202,179
77	79	0	0	120	0	4,875	0	1,005	0	6,000	2,707,441	1,042,430	1,177,802
78	80	0	0	120	0	5,667	0	975	0	6,761	2,807,666	1,009,999	1,150,382
79	81&	0	0	120	0	6,574	0	941	0	7,634	2,907,176	974,201	1,119,560
80	82	0	0	120	0	7,608	0	903	0	8,631	3,005,640	934,650	1,084,932
81	83	0	0	120	0	8,800	0	862	0	9,781	3,102,667	890,903	1,046,036
82	84	0	0	120	0	10,102	0	816	0	11,038	3,197,883	842,529	1,002,423
83	85	0	0	120	0	11,535	0	765	0	12,421	3,290,861	789,045	953,588
84	86	0	0	120	0	13,054	0	709	0	13,883	3,381,188	729,981	899,040
85	87	0	0	120	0	14,876	0	647	0	15,643	3,468,189	664,603	838,012
86	88	0	0	120	0	16,964	0	579	0	17,663	3,551,173	592,160	769,719
87	89	0	0	120	0	19,223	0	503	0	19,846	3,629,497	511,949	693,424
88	90	0	0	120	0	21,855	0	419	0	22,393	3,702,254	423,000	608,113
89	91	0	0	120	0	24,837	0	326	0	25,283	3,768,493	324,299	512,724
90	92	0	0	120	0	22,078	0	225	0	22,423	3,833,516	221,084	374,424
91	93	0	0	120	0	18,118	0	120	0	18,358	3,898,311	114,275	231,224
92	94	0	0	120	0	12,523	0	14	0	12,657	3,964,448	5,376	84,665

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Cost Summary (cont.)

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PREMIUM				CHARGES							POLICY VALUES		
End of Year	Age	Gross Premium	Premium Charge [^]	Monthly Contract Charge	Per Thousand Charge	Cost Of Insurance ⁺	Cost Of Riders ⁺	Mortality & Expense Charge	Surrender Charges Assessed ^{**}	Sum of All Deductions	Cash Value	Cash Surrender Value ^{***}	Net Life Insurance Benefit
93	95	0	0	120	0	5,563	0	5	0	5,687	4,038,456	203	40,588
94	96	0	0	120	0	0	0	0	0	120	4,119,353	335	335
95	97	0	0	120	0	0	0	0	0	120	4,201,874	475	475
96	98	0	0	120	0	0	0	0	0	120	4,286,051	625	625
97	99	0	0	120	0	0	0	0	0	120	4,371,919	783	783
98	100	0	0	120	0	0	0	0	0	120	4,459,510	952	952
99	101	0	0	120	0	0	0	0	0	120	4,548,861	1,132	1,132
100	102	0	0	120	0	0	0	0	0	120	4,640,005	1,322	1,322
101	103	0	0	120	0	0	0	0	0	120	4,732,980	1,523	1,523
102	104	0	0	120	0	0	0	0	0	120	4,827,822	1,736	1,736
103	105	0	0	120	0	0	0	0	0	120	4,924,569	1,961	1,961
104	106	0	0	120	0	0	0	0	0	120	5,023,259	2,199	2,199
105	107	0	0	120	0	0	0	0	0	120	5,123,932	2,450	2,450
106	108	0	0	120	0	0	0	0	0	120	5,226,626	2,715	2,715
107	109	0	0	120	0	0	0	0	0	120	5,331,384	2,995	2,995
108	110	0	0	120	0	0	0	0	0	120	5,438,246	3,289	3,289
109	111	0	0	120	0	0	0	0	0	120	5,547,255	3,599	3,599
110	112	0	0	120	0	0	0	0	0	120	5,658,455	3,925	3,925
111	113	0	0	120	0	0	0	1	0	121	5,771,888	4,268	4,268
112	114	0	0	120	0	0	0	1	0	121	5,887,602	4,629	4,629
113	115	0	0	120	0	0	0	1	0	121	6,005,640	5,009	5,009
114	116	0	0	120	0	0	0	1	0	121	6,126,051	5,407	5,407
115	117	0	0	120	0	0	0	1	0	121	6,248,883	5,825	5,825
116	118	0	0	120	0	0	0	1	0	121	6,374,183	6,265	6,265
117	119	0	0	120	0	0	0	1	0	121	6,502,002	6,726	6,726

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PREMIUM				CHARGES						POLICY VALUES			
End of Year	Age	Gross Premium	Premium Charge [^]	Monthly Contract Charge	Per Thousand Charge	Cost Of Insurance ⁺	Cost Of Riders ⁺	Mortality & Expense Charge	Surrender Charges Assessed ^{**}	Sum of All Deductions	Cash Value	Cash Surrender Value ^{***}	Net Life Insurance Benefit
118	120	0	0	120	0	0	0	1	0	121	6,632,392	7,209	7,209
119	121	0	0	120	0	0	0	1	0	121	6,765,403	7,717	7,717

End Notes

This Policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

[^] Premium Charge consists of a Sales Expense Charge and a Premium Tax.

⁺ Includes any flat extra rating charges, if applicable.

^{**} Surrender Charge deducted as a result of a Face Amount decrease, life insurance benefit option change or partial surrender.

^{***} Cash Surrender Value is shown net of any loans and accrued interest, if applicable.

[&] Represents the insured's life expectancy added to the insured's age.

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