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Life Insurance Illustration

New York Life Custom Whole Life Insurance Basic Illustration

(Whole Life with 20 Year Premium Paying Period)

Including Supplemental Life Insurance for Retirement Income Planning
Supplemental Illustration

Prepared for:

AGE 30 FEMALE

Issued by:

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

Prepared by:

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

February 26, 2021

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

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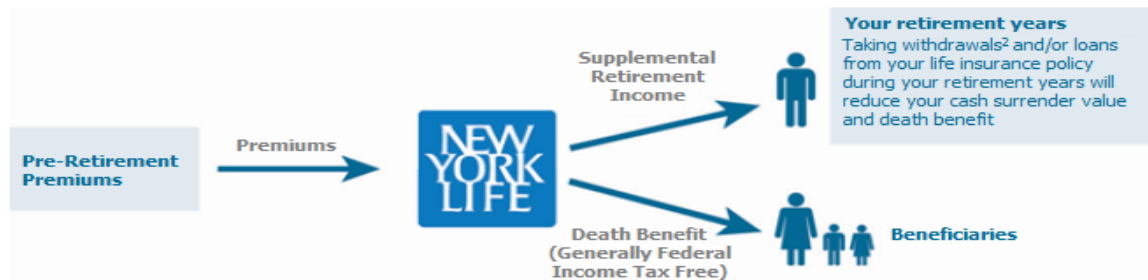
Supplemental Life Insurance for Retirement Income Planning

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 as a living benefit to provide income.

Life Insurance as a Living Benefit – Retirement Income Planning¹

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.



¹This material includes a discussion of one or more tax-related topics. This tax-related discussion was prepared to assist in the promotion or marketing of the transactions or matters addressed in this material. The tax-related discussion is not intended (and cannot be used by any taxpayer) for the purpose of avoiding any IRS penalties which may be imposed upon the taxpayer. Taxpayers should always seek and rely on the advice of their own independent tax professionals. New York Life Insurance Company, its affiliates and subsidiaries, and Agents and employees may not provide legal or tax advice.

²When taking a withdrawal (surrender), you are surrendering any available Paid-Up Additional Insurance for its Cash Surrender Value. This means your policy's Cash Value, available Cash Surrender Value, and Death Benefit will be reduced by the amount of the withdrawal. Unlike a policy loan, bank loan, or bank account withdrawal, once funds have been withdrawn, they cannot be repaid into the policy.

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Supplemental Life Insurance for Retirement Income Planning (cont.)

What this can mean for you*.

Cumulative premium through age 64:

\$82,166

Gross retirement income from loans and surrenders:

\$15,091 for 20 years

Total cumulative after tax retirement income:

\$301,820
(\$15,091 for 20 years)

Remaining death benefit after loans and surrenders**:

\$200,121

Think about it. If you've already made smart decisions like saving and investing, consider how your 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 death benefit that is still remaining after receiving the retirement income from the policy.

Key things to consider.

- Your policy's death benefit is generally paid to your beneficiary income tax-free.
- The cash value accumulation in your permanent life insurance policy grows tax-deferred.
- You generally have tax-free access to your policy cash value, and can use withdrawals* and policy loans to supplement your retirement income^.

*When taking a withdrawal (surrender), you are surrendering any available Paid-Up Additional Insurance for its Cash Surrender Value. This means your policy's Cash Value, available Cash Surrender Value, and Death Benefit will be reduced by the amount of the withdrawal. Unlike a policy loan, bank loan, or bank account withdrawal, once funds have been withdrawn, they cannot be repaid into the policy.

^See Important Notes and Disclosures page for important tax assumptions and considerations.

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Supplemental Life Insurance for Retirement Income Planning (cont.)

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- When too much premium is contributed to a life insurance policy, a policy may be characterized as a MEC under applicable federal tax rules. Under these rules, loans and withdrawals from a MEC are taxed to the extent of any gain in the policy. In addition, a 10 percent penalty tax may apply if you are under age 59 and ½. For this reason, if you anticipate using your policy to provide an income stream in the future, you should ensure that your payment of premiums and any other transactions with respect to your policy do not cause your policy to become a MEC. Talk to your tax advisor for further details.
- If a policy is not a Modified Endowment Contract (MEC), then loans generally are not taxable and a withdrawal from the policy generally is taxable only to the extent that it exceeds the total investment in the policy. However, certain withdrawals made within the first 15 years after a policy is issued may be fully or partially taxable. If a policy is a MEC, then withdrawals and loans are taxable to the extent of the gain in the policy and, if the policyowner is under age 59 ½, may also be subject to a 10% penalty tax. Taxable distributions from a policy would be taxed as ordinary income.
- You can access the cash value in your policy via withdrawals and policy loans which reduce the policy's cash value and death benefit. Loans also accrue interest.
- Assuming your policy is not a MEC, once the distributions you've received from withdrawals equal your policy's cost basis, 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 may provide for a federal income tax-free income stream but will reduce the death benefit and cash 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. This is an important consideration in deciding whether to take policy loans. Talk to your tax advisor.

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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%

WITHDRAWAL INFORMATION*

Cash Value of Withdrawal: Calculated

Withdrawal Mode: Annual

Age at First Withdrawal: 65

POLICY LOAN INFORMATION*

Loan Amount: Calculated

Loan Withdrawal Mode: Annual

Loan Interest Rate: 5.00% until the policy anniversary on which the insured reaches age 100, 4.00% thereafter

Loan Interest Option: Accrue Interest

Age at First Loan: 70

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

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:

Surrenders and Loans for Income: The sum of any amount resulting from the surrender of paid up additional insurance 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, assuming an initial post-retirement federal income tax rate of 28.00%. This is based on tax rate assumptions you have provided. At the time of your distributions, your individual circumstances may vary from these assumptions. Please talk to your tax advisor for further details and analysis.

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

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

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.

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Supplemental Life Insurance for Retirement Income Planning Supplemental Illustration

Base Policy Face Amount: \$250,000
Initial Death Benefit Amount: \$250,000
Premium Paying Period: 20 years

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

End of Year	Age	Policy Costs		Policy Values Non-Guaranteed Current		Supplemental Life Insurance for Retirement Income Non-Guaranteed Current			
		Premium Outlay	Cumulative Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Surrenders and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income
1	31	4,108	4,108	0	250,000	0	0	0	0
2	32	4,108	8,217	8	250,000	0	0	0	0
3	33	4,108	12,325	2,785	250,049	0	0	0	0
4	34	4,108	16,433	6,311	250,682	0	0	0	0
5	35	4,108	20,542	10,089	252,171	0	0	0	0
6	36	4,108	24,650	14,139	254,438	0	0	0	0
7	37	4,108	28,758	18,501	257,453	0	0	0	0
8	38	4,108	32,867	23,185	261,353	0	0	0	0
9	39	4,108	36,975	28,199	266,092	0	0	0	0
10	40	4,108	41,083	33,429	271,574	0	0	0	0
11	41	4,108	45,192	38,594	277,093	0	0	0	0
12	42	4,108	49,300	44,122	283,252	0	0	0	0
13	43	4,108	53,408	50,027	289,992	0	0	0	0
14	44	4,108	57,516	56,315	297,233	0	0	0	0
15	45	4,108	61,625	63,004	304,924	0	0	0	0
16	46	4,108	65,733	70,113	313,026	0	0	0	0
17	47	4,108	69,841	77,657	321,516	0	0	0	0
18	48	4,108	73,950	85,647	330,407	0	0	0	0
19	49	4,108	78,058	94,101	339,652	0	0	0	0
20	50	4,108	82,166	103,282	349,226	0	0	0	0
21	51	0	82,166	110,025	359,956	0	0	0	0
22	52	0	82,166	117,053	370,531	0	0	0	0
23	53	0	82,166	124,373	380,959	0	0	0	0
24	54	0	82,166	131,995	391,257	0	0	0	0
25	55	0	82,166	139,925	401,433	0	0	0	0
26	56	0	82,166	148,177	411,495	0	0	0	0
27	57	0	82,166	156,762	421,460	0	0	0	0
28	58	0	82,166	165,690	431,340	0	0	0	0
29	59	0	82,166	174,973	441,147	0	0	0	0
30	60	0	82,166	184,613	450,892	0	0	0	0

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

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

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

End of Year	Age	Policy Costs		Policy Values Non-Guaranteed Current		Supplemental Life Insurance for Retirement Income Non-Guaranteed Current			
		Premium Outlay	Cumulative Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Surrenders and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income
31	61	0	82,166	194,625	460,588	0	0	0	0
32	62	0	82,166	205,013	470,257	0	0	0	0
33	63	0	82,166	215,785	479,911	0	0	0	0
34	64	0	82,166	226,995	489,563	0	0	0	0
35	65	0	82,166	222,912	466,134	15,091	0	15,091	15,091
36	66	0	82,166	218,610	443,427	15,091	0	15,091	30,182
37	67	0	82,166	214,088	421,409	15,091	0	15,091	45,273
38	68	0	82,166	209,336	400,042	15,091	0	15,091	60,364
39	69	0	82,166	204,333	379,288	15,091	0	15,091	75,455
40	70	0	82,166	199,045	366,621	15,091	0	15,091	90,546
41	71	0	82,166	193,419	359,570	15,091	0	15,091	105,637
42	72	0	82,166	187,432	351,969	15,091	0	15,091	120,728
43	73	0	82,166	181,053	343,772	15,091	0	15,091	135,819
44	74	0	82,166	174,252	334,940	15,091	0	15,091	150,910
45	75	0	82,166	166,977	325,430	15,091	0	15,091	166,001
46	76	0	82,166	159,208	315,187	15,091	0	15,091	181,092
47	77	0	82,166	150,850	304,200	15,091	0	15,091	196,183
48	78	0	82,166	141,842	292,342	15,091	0	15,091	211,274
49	79	0	82,166	132,129	279,570	15,091	0	15,091	226,365
50	80	0	82,166	121,639	265,825	15,091	0	15,091	241,456
51	81	0	82,166	110,301	251,052	15,091	0	15,091	256,547
52	82	0	82,166	98,044	235,186	15,091	0	15,091	271,638
53	83	0	82,166	84,783	218,227	15,091	0	15,091	286,729
54	84	0	82,166	70,438	200,121	15,091	0	15,091	301,820
55	85	0	82,166	70,755	195,893	0	0	0	301,820
56	86	0	82,166	70,587	191,164	0	0	0	301,820
57	87	0	82,166	69,864	185,925	0	0	0	301,820
58	88	0	82,166	68,520	180,161	0	0	0	301,820
59	89	0	82,166	66,490	173,792	0	0	0	301,820
60	90&	0	82,166	63,740	166,758	0	0	0	301,820
61	91	0	82,166	60,253	159,026	0	0	0	301,820

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

End of Year	Age	Policy Costs		Policy Values Non-Guaranteed Current		Supplemental Life Insurance for Retirement Income Non-Guaranteed Current			
		Premium Outlay	Cumulative Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Surrenders and Loans for Income	Income Tax Payable	After Tax Retirement Income	Cumulative After Tax Retirement Income
62	92	0	82,166	56,063	150,554	0	0	0	301,820
63	93	0	82,166	51,248	141,277	0	0	0	301,820
64	94	0	82,166	45,908	131,186	0	0	0	301,820
65	95	0	82,166	40,295	120,227	0	0	0	301,820
66	96	0	82,166	34,806	108,267	0	0	0	301,820
67	97	0	82,166	29,942	95,304	0	0	0	301,820
68	98	0	82,166	26,688	81,431	0	0	0	301,820
69	99	0	82,166	26,189	66,603	0	0	0	301,820
70	100	0	82,166	32,351	50,070	0	0	0	301,820
71	101	0	82,166	41,750	32,351	0	0	0	301,820
72	102	0	82,166	51,894	41,751	0	0	0	301,820
73	103	0	82,166	62,816	51,894	0	0	0	301,820
74	104	0	82,166	74,553	62,816	0	0	0	301,820
75	105	0	82,166	87,031	74,553	0	0	0	301,820
76	106	0	82,166	100,216	87,031	0	0	0	301,820
77	107	0	82,166	114,131	100,216	0	0	0	301,820
78	108	0	82,166	128,803	114,130	0	0	0	301,820
79	109	0	82,166	144,233	128,803	0	0	0	301,820
80	110	0	82,166	160,362	144,232	0	0	0	301,820
81	111	0	82,166	177,222	160,362	0	0	0	301,820
82	112	0	82,166	194,847	177,222	0	0	0	301,820
83	113	0	82,166	213,270	194,847	0	0	0	301,820
84	114	0	82,166	232,526	213,270	0	0	0	301,820
85	115	0	82,166	252,655	232,527	0	0	0	301,820
86	116	0	82,166	273,690	252,655	0	0	0	301,820
87	117	0	82,166	295,676	273,690	0	0	0	301,820
88	118	0	82,166	318,655	295,676	0	0	0	301,820
89	119	0	82,166	342,669	318,655	0	0	0	301,820
90	120	0	82,166	367,766	342,668	0	0	0	301,820
91	121	0	82,166	393,994	367,767	0	0	0	301,820

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

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

End Notes

This illustration depicts the use of a New York Life Custom Whole Life insurance policy's Cash Surrender Value as a source of Supplemental Income for Retirement purposes. The Cash Surrender Value can be accessed either through surrenders of paid-up insurance or policy loans. The Death Benefit will be reduced by surrenders taken or loans not repaid.

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

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

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

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Illustration Input Summary

INSURED AND POLICYOWNER INFORMATION

Insured: AGE 30 FEMALE
Issue Age: 30
Sex: Female
Underwriting Class: Select Preferred

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

PREMIUM AND OTHER INFORMATION

Premium Mode: Check-O-Matic
Modal Premium: \$342.36
Premium Paying Period: 20 years
Dividend Option: Paid-Up Additions

POLICY COMPONENTS

	Coverage	Rating	Annual	Semi-Annual	Quarterly	Check-O-Matic
NYL Custom Whole Life Policy (ICC18217-50P (4/18))	\$250,000	Select Preferred	\$3,752.50	\$1,955.30	\$1,000.91	\$331.42
Chronic Care Rider (ICC17-217-485R)	\$90,000	Morbidity 1	\$124.26	\$64.62	\$32.93	\$10.94

See the "Riders and Benefits" section on the "Narrative Summary" page for further information.

PREMIUM SUMMARY

	Annual*	Semi-Annual*	Quarterly*	Illustrated Payment Mode Check-O-Matic*
Modal Premium – Based on payment frequency				
Required Premium (includes any rider premiums):	\$3,876.76	\$2,019.92	\$1,033.84	\$342.36
Annualized Premium – Based on the modal premium paid over 12 months				
Required Premium (includes any rider premiums):	\$3,876.76	\$4,039.84	\$4,135.36	\$4,108.32
7 Pay MEC Limit (Modal premium):	\$5,684.40	\$2,842.20	\$1,421.10	\$473.70
Maximum OPP to avoid a MEC (Modal premium):	\$1,807.64	\$822.28	\$387.26	\$131.34

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

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Illustration Input Summary (cont.)

RIDER DETAILS

CHRONIC CARE RIDER

Benefit Pool: \$90,000

Monthly Benefit Payout: 2% (50 Months)

Payout Option: Monthly

Age CCR Benefit Acceleration Illustrated to Start: 80

Illustrated Claim Duration (Months): 50

CCR Risk Class: Morbidity 1

WITHDRAWAL INFORMATION*

Cash Value of Withdrawal: Calculated

Withdrawal Mode: Annual

Age at First Withdrawal: 65

POLICY LOAN INFORMATION*

Loan Amount: Calculated

Loan Withdrawal Mode: Annual

Loan Interest Rate: 5.00% until the policy anniversary on which the insured reaches age 100, 4.00% thereafter

Loan Interest Option: Accrue Interest

Age at First Loan: 70

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

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Narrative Summary

About Your Illustration

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

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

Understanding Your Illustration

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

Basic Illustration

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

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

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

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

Supplemental Illustrations

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

How The Policy Works

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

Key Terms and Column Heading Definitions

Age

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

Annual Cash Surrender Value Increase

The year-over-year growth in your policy's Cash Surrender Value, after cash flows into and out of the policy have been taken into consideration.

Annual Policy Cash Flow

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

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

Annual Tax & Penalty

The amount of projected tax and penalty incurred each year based on the policy's cash flows and your illustrated tax bracket.

Cash Surrender Value

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

Unpaid loan interest will be added to the policy's outstanding loan balance and will further reduce the policy's Cash Surrender Value. If the total loan balance exceeds the Cash Surrender Value, your policy

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Narrative Summary (cont.)

may lapse unless additional payments are made. Surrendering the policy or allowing it to lapse at that time may result in taxable ordinary income being reported to the policyowner and the IRS. If large loans are taken, there may not be sufficient Cash Surrender Value to cover the potential tax payable to the IRS.

Cash Surrender Value of PUAs

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

CCR Premium

The yearly cost for the Chronic Care Rider on your policy. This cost is guaranteed never to increase.

CCR Benefit Payment

The annualized amount payable monthly that is illustrated to be received when you start receiving payments under the rider. This is subject to the maximum benefit allowed by law.

CCR Benefit Pool

The portion of your policy's Face Amount that you are electing to be eligible for acceleration in the event of a qualifying event.

CCR Benefit Months Remaining

As of the end of a given year, the number of monthly Chronic Care benefits remaining before they are exhausted.

Cumulative IRR on Cash Surrender Value

The rate of return that your policy's Annual Cash Flows up to a specific point in time would have to earn every year in order to arrive at the Cash Surrender Value at the end of a particular Year. The Cumulative IRR calculation includes non-guaranteed dividends, but ignores taxes.

Cumulative IRR on Death Benefit

The rate of return that your policy's Annual Cash Flows up to a specific point in time would have to earn every year in order to arrive at the Death Benefit at the end of a particular Year. The Cumulative IRR calculation includes non-guaranteed dividends, but ignores taxes.

Cumulative Outstanding Loan

The illustrated total of the unpaid principal of any policy loans taken over the life of the policy. Any loan interest unpaid as of a policy anniversary becomes part of the loan principal and is reflected in the next policy year.

Cumulative Policy Cash Flow

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

Death Benefit (BOY)

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

- coverage from riders
- accumulated dividends
- outstanding policy loans

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

Dividends

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

Paid-Up Additions

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

Dividend Accumulations

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

Cash

This option pays out your Dividends to you in cash.

Reduce Premium

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

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

Dividends are not guaranteed. Dividends have fluctuated significantly in the past, and fluctuations in future years are likely. These fluctuations occur mainly because of changes in interest rates on fixed income investments we purchase to back our policies. These fluctuations can affect our investments in the same way your own income might be affected by increases or reductions in the interest rates on your savings. While dividends may not go up or down as rapidly as current interest rates, trends in interest rates will generally push dividends in the same direction over time. Dividends may

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Narrative Summary (cont.)

also be affected by the performance of other types of investments we purchase, our expenses (including the taxes we pay), and our mortality experience (i.e., the Death Benefits we pay and how soon those deaths occur after policies are issued).

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

Face Amount

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

Net Annual Policy Loan

The policy loan amount taken each year, plus any accrued loan interest, minus any loan repayment.

Net Annual Surrender

The Cash Surrender Value of paid-up additions that you are illustrated to receive in a given year, minus any premiums due that year.

Premium Outlay

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

Year

This refers to the policy year.

Year by Year IRR on Cash Surrender Value

The annual rate of return that the Annual Cash Flow for a given Year plus the Cash Surrender Value at the end of the previous Year would have to earn in order to arrive at the policy's Cash Surrender Value at the end of the given Year. The Year by Year IRR calculation includes non-guaranteed dividends, but ignores taxes.

Yearly Guaranteed Premium

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

Access to Policy Values

Loans and Loan Interest

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

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

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

Withdrawals

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

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

Periodic Payments

After your Custom Whole Life policy is paid up, you can elect to receive regularly scheduled distributions from your policy's cash value by arranging periodic payments. These periodic payments can be funded by your choice of three periodic payment options: (1) by the cash value resulting from the surrenders of paid-up additional insurance purchased by dividends and/or the OPP Rider. The

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Narrative Summary (cont.)

amount that can be paid to you is generally limited to the amount of premiums paid (this amount is the "Tax Basis"); (2) by a policy loan from the policy's Cash Surrender Value; or (3) a combination of both. **PERIODIC PAYMENTS FUNDED BY ANY OPTION REDUCE YOUR POLICY'S CASH SURRENDER VALUE AND DEATH BENEFIT.**

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

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

Riders and Benefits

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

These riders are automatically included in your policy.

Insurance Exchange Rider

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

Spouse's Paid-Up Insurance Purchase Option Rider

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

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

Living Benefits Rider

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

These are the optional riders you selected to include in your policy.

Chronic Care Rider

This rider allows you to accelerate a portion of the death benefit to cover expenses if the insured becomes chronically ill. There is an additional premium for this rider.

Additional Information

Federal Tax Treatment After Age 100

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

Age 121 Policy Anniversary

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

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Narrative Summary (cont.)

Life Expectancy

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

Modified Endowment Contract (MEC)

Certain tax advantages are no longer applicable to a life insurance policy if too much money is put into the policy during its first seven years, or during the seven year period after a "material change" to the policy. If the cumulative premiums paid during the applicable 7-year period at any time exceed the limits imposed under the Internal Revenue Code the policy becomes a "Modified Endowment Contract" or MEC. A MEC is still a life insurance policy, and death benefits continue to be tax free, but any time you take a withdrawal from a MEC (including a policy loan), the withdrawal is treated as taxable income to the extent there is gain in the policy. In addition, if you are under 59 ½, a penalty tax of 10% could be assessed on those amounts and upon surrender of the policy.

Premium Payments

This illustration assumes that all premiums are paid when due.

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

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Illustration Summary

Base Policy Face Amount: \$250,000
Initial Death Benefit Amount: \$250,000
Premium Paying Period: 20 years

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

Guaranteed

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

Non-Guaranteed Midpoint

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

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

Non-Guaranteed Current

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

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

End of Year	Age	Guaranteed			Non-Guaranteed Midpoint			Non-Guaranteed Current		
		Yearly Guaranteed Premium	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)
5	35	4,108	9,335	250,000	4,108	9,713	251,100	4,108	10,089	252,171
10	40	4,108	27,940	250,000	4,108	30,644	260,667	4,108	33,429	271,574
20	50	4,108	71,733	250,000	4,108	86,821	297,585	4,108	103,282	349,226
40	70	0	135,505	250,000	0	209,800	382,773	0	305,583	552,297
60	90&	0	210,200	250,000	0	409,373	481,127	0	716,584	835,034
65	95	0	224,608	250,000	0	464,752	511,002	0	847,439	924,413

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

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

Please refer to the Narrative Summary for Column Heading Definitions.

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

Applicant's Signature

Date

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

Agent's Signature

Date

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

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Extended Illustration Summary

Base Policy Face Amount: \$250,000

Premium Mode: Check-O-Matic

Initial Death Benefit Amount: \$250,000

Dividend Option: Paid-Up Additions

Premium Paying Period: 20 years

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

End of Year	Age	Guaranteed				Non-Guaranteed Midpoint				Non-Guaranteed Current		
		Yearly Guaranteed Premium	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	
1	31	4,108	4,108	0	250,000	4,108	0	250,000	4,108	0	250,000	
2	32	4,108	4,108	0	250,000	4,108	5	250,000	4,108	8	250,000	
3	33	4,108	4,108	2,678	250,000	4,108	2,733	250,033	4,108	2,785	250,049	
4	34	4,108	4,108	5,955	250,000	4,108	6,135	250,350	4,108	6,311	250,682	
5	35	4,108	4,108	9,335	250,000	4,108	9,713	251,100	4,108	10,089	252,171	
6	36	4,108	4,108	12,828	250,000	4,108	13,482	252,226	4,108	14,139	254,438	
7	37	4,108	4,108	16,430	250,000	4,108	17,460	253,718	4,108	18,501	257,453	
8	38	4,108	4,108	20,145	250,000	4,108	21,652	255,649	4,108	23,185	261,353	
9	39	4,108	4,108	23,978	250,000	4,108	26,065	257,978	4,108	28,199	266,092	
10	40	4,108	4,108	27,940	250,000	4,108	30,644	260,667	4,108	33,429	271,574	
11	41	4,108	4,108	31,618	250,000	4,108	35,043	263,348	4,108	38,594	277,093	
12	42	4,108	4,108	35,435	250,000	4,108	39,687	266,328	4,108	44,122	283,252	
13	43	4,108	4,108	39,403	250,000	4,108	44,587	269,576	4,108	50,027	289,992	
14	44	4,108	4,108	43,523	250,000	4,108	49,747	273,051	4,108	56,315	297,233	
15	45	4,108	4,108	47,803	250,000	4,108	55,179	276,725	4,108	63,004	304,924	
16	46	4,108	4,108	52,250	250,000	4,108	60,893	280,583	4,108	70,113	313,026	
17	47	4,108	4,108	56,860	250,000	4,108	66,892	284,601	4,108	77,657	321,516	
18	48	4,108	4,108	61,640	250,000	4,108	73,187	288,788	4,108	85,647	330,407	
19	49	4,108	4,108	66,595	250,000	4,108	79,786	293,123	4,108	94,101	339,652	
20	50	4,108	4,108	71,733	250,000	4,108	86,821	297,585	4,108	103,282	349,226	
21	51	0	0	74,235	250,000	0	91,299	302,585	0	110,025	359,956	
22	52	0	0	76,815	250,000	0	95,936	307,465	0	117,053	370,531	
23	53	0	0	79,470	250,000	0	100,731	312,229	0	124,373	380,959	
24	54	0	0	82,203	250,000	0	105,692	316,885	0	131,995	391,257	
25	55	0	0	85,010	250,000	0	110,815	321,437	0	139,925	401,433	
26	56	0	0	87,895	250,000	0	116,109	325,889	0	148,177	411,495	
27	57	0	0	90,858	250,000	0	121,574	330,248	0	156,762	421,460	
28	58	0	0	93,898	250,000	0	127,214	334,518	0	165,690	431,340	
29	59	0	0	97,015	250,000	0	133,033	338,705	0	174,973	441,147	
30	60	0	0	100,205	250,000	0	139,025	342,815	0	184,613	450,892	

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

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AGTK8CG)



Extended Illustration Summary (cont.)

End of Year	Age	Guaranteed				Non-Guaranteed Midpoint			Non-Guaranteed Current		
		Yearly Guaranteed Premium	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)
31	61	0	0	103,468	250,000	0	145,194	346,851	0	194,625	460,588
32	62	0	0	106,798	250,000	0	151,536	350,820	0	205,013	470,257
33	63	0	0	110,193	250,000	0	158,051	354,727	0	215,785	479,911
34	64	0	0	113,650	250,000	0	164,760	358,579	0	226,995	489,563
35	65	0	0	101,322	234,909	0	156,013	329,232	0	222,912	466,134
36	66	0	0	88,254	219,064	0	146,887	300,686	0	218,610	443,427
37	67	0	0	74,407	202,426	0	137,375	272,899	0	214,088	421,409
38	68	0	0	59,737	184,956	0	127,445	247,924	0	209,336	400,042
39	69	0	0	44,191	166,613	0	116,918	235,839	0	204,333	379,288
40	70	0	0	27,726	147,353	0	105,762	223,046	0	199,045	366,621
41	71	0	0	10,286	127,130	0	93,934	209,512	0	193,419	359,570
42	72	0	0	0	113,681	0	81,400	195,195	0	187,432	351,969
43	73	0	3,128	0	109,993	0	68,114	180,050	0	181,053	343,772
44	74	0	3,279	0	106,271	0	54,035	164,034	0	174,252	334,940
45	75	0	3,439	0	102,524	0	39,101	147,103	0	166,977	325,430
46	76	0	3,605	0	98,755	0	23,271	129,196	0	159,208	315,187
47	77	0	3,777	0	94,969	0	6,473	110,280	0	150,850	304,200
48	78	0	3,963	0	91,181	0	2,940	103,895	0	141,842	292,342
49	79	0	4,153	0	87,393	2,391	3,083	100,917	0	132,129	279,570
50	80	0	4,354	0	83,617	2,596	3,224	97,855	0	121,639	265,825
51	81	0	4,562	0	79,860	2,816	3,367	94,716	0	110,301	251,052
52	82	0	4,798	0	76,150	3,069	3,523	91,532	0	98,044	235,186
53	83	0	5,045	0	72,502	3,328	3,677	88,326	0	84,783	218,227
54	84	0	5,296	0	68,924	3,600	3,832	85,110	0	70,438	200,121
55	85	0	5,568	0	65,438	3,900	3,992	81,910	0	70,755	195,893
56	86	0	5,852	0	62,062	4,214	4,157	78,754	0	70,587	191,164
57	87	0	6,149	0	58,814	4,545	4,322	75,668	0	69,864	185,925
58	88	0	6,435	0	55,690	4,871	4,481	72,657	0	68,520	180,161
59	89	0	6,715	0	52,690	5,206	4,637	69,721	0	66,490	173,792
60	90&	0	6,985	0	49,810	5,539	4,801	66,857	0	63,740	166,758
61	91	0	7,233	0	47,033	5,853	4,966	64,054	0	60,253	159,026
62	92	0	7,439	0	44,324	6,130	5,139	61,272	0	56,063	150,554
63	93	0	7,605	0	41,645	6,368	5,346	58,462	0	51,248	141,277
64	94	0	7,715	0	38,943	6,525	5,579	55,558	0	45,908	131,186
65	95	0	7,698	0	36,088	6,541	5,847	52,406	0	40,295	120,227
66	96	0	7,562	0	32,955	6,415	6,222	48,814	0	34,806	108,267
67	97	0	7,319	0	29,421	6,094	6,757	44,594	0	29,942	95,304

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

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

AGTK8CG)



Extended Illustration Summary (cont.)

End of Year	Age	Guaranteed				Non-Guaranteed Midpoint			Non-Guaranteed Current		
		Yearly Guaranteed Premium	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Cash Surrender Value	Death Benefit (BOY)
68	98	0	6,786	0	25,179	5,347	7,512	39,366	0	26,688	81,431
69	99	0	5,736	0	19,674	3,901	8,320	32,387	0	26,189	66,603
70	100	0	3,747	0	11,905	1,499	10,111	22,278	0	32,351	50,070
71	101	0	9,615	0	9,615	4,798	11,542	14,909	0	41,750	32,351
72	102	0	9,615	0	9,615	3,811	11,936	15,353	0	51,894	41,751
73	103	0	9,615	0	9,615	3,875	12,341	15,812	0	62,816	51,894
74	104	0	9,615	0	9,615	3,945	12,754	16,286	0	74,553	62,816
75	105	0	9,615	0	9,615	4,023	13,125	16,777	0	87,031	74,553
76	106	0	9,615	0	9,615	4,157	13,466	17,281	0	100,216	87,031
77	107	0	9,615	0	9,615	4,334	13,811	17,800	0	114,131	100,216
78	108	0	9,615	0	9,615	4,520	14,162	18,331	0	128,803	114,130
79	109	0	9,615	0	9,615	4,713	14,501	18,875	0	144,233	128,803
80	110	0	9,615	0	9,615	4,933	14,804	19,433	0	160,362	144,232
81	111	0	9,615	0	9,615	5,199	15,111	20,003	0	177,222	160,362
82	112	0	9,615	0	9,615	5,473	15,427	20,584	0	194,847	177,222
83	113	0	9,615	0	9,615	5,750	15,747	21,177	0	213,270	194,847
84	114	0	9,615	0	9,615	6,036	16,076	21,783	0	232,526	213,270
85	115	0	9,615	0	9,615	6,325	16,409	22,401	0	252,655	232,527
86	116	0	9,615	0	9,615	6,623	16,750	23,033	0	273,690	252,655
87	117	0	9,615	0	9,615	6,926	17,100	23,677	0	295,676	273,690
88	118	0	9,615	0	9,615	7,234	17,455	24,334	0	318,655	295,676
89	119	0	9,615	0	9,615	7,551	17,817	25,006	0	342,669	318,655
90	120	0	9,615	0	9,615	7,874	18,189	25,691	0	367,766	342,668
91	121	0	9,615	0	9,615	8,202	18,566	26,391	0	393,994	367,767

End Notes

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

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

Loan interest accrues at a variable rate, which is currently 5.00%, up until the policy anniversary on which the insured reaches age 100. Thereafter, interest accrues at a fixed rate of 4.00% per year.

Please refer to the Narrative Summary for Column Heading Definitions.

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

AGTK8CG)



Yearly Detail

Base Policy Face Amount: \$250,000
Initial Death Benefit Amount: \$250,000
Premium Paying Period: 20 years

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

End of Year	Age	Guaranteed				Non-Guaranteed Current			
		Yearly Guaranteed Premium	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
1	31	4,108	4,108	0	250,000	4,108	4,108	0	250,000
2	32	4,108	4,108	0	250,000	4,108	4,108	8	250,000
3	33	4,108	4,108	2,678	250,000	4,108	4,108	2,785	250,049
4	34	4,108	4,108	5,955	250,000	4,108	4,108	6,311	250,682
5	35	4,108	4,108	9,335	250,000	4,108	4,108	10,089	252,171
6	36	4,108	4,108	12,828	250,000	4,108	4,108	14,139	254,438
7	37	4,108	4,108	16,430	250,000	4,108	4,108	18,501	257,453
8	38	4,108	4,108	20,145	250,000	4,108	4,108	23,185	261,353
9	39	4,108	4,108	23,978	250,000	4,108	4,108	28,199	266,092
10	40	4,108	4,108	27,940	250,000	4,108	4,108	33,429	271,574
11	41	4,108	4,108	31,618	250,000	4,108	4,108	38,594	277,093
12	42	4,108	4,108	35,435	250,000	4,108	4,108	44,122	283,252
13	43	4,108	4,108	39,403	250,000	4,108	4,108	50,027	289,992
14	44	4,108	4,108	43,523	250,000	4,108	4,108	56,315	297,233
15	45	4,108	4,108	47,803	250,000	4,108	4,108	63,004	304,924
16	46	4,108	4,108	52,250	250,000	4,108	4,108	70,113	313,026
17	47	4,108	4,108	56,860	250,000	4,108	4,108	77,657	321,516
18	48	4,108	4,108	61,640	250,000	4,108	4,108	85,647	330,407
19	49	4,108	4,108	66,595	250,000	4,108	4,108	94,101	339,652
20	50	4,108	4,108	71,733	250,000	4,108	4,108	103,282	349,226
21	51	0	0	74,235	250,000	0	0	110,025	359,956
22	52	0	0	76,815	250,000	0	0	117,053	370,531
23	53	0	0	79,470	250,000	0	0	124,373	380,959
24	54	0	0	82,203	250,000	0	0	131,995	391,257
25	55	0	0	85,010	250,000	0	0	139,925	401,433
26	56	0	0	87,895	250,000	0	0	148,177	411,495
27	57	0	0	90,858	250,000	0	0	156,762	421,460
28	58	0	0	93,898	250,000	0	0	165,690	431,340
29	59	0	0	97,015	250,000	0	0	174,973	441,147
30	60	0	0	100,205	250,000	0	0	184,613	450,892
31	61	0	0	103,468	250,000	0	0	194,625	460,588
32	62	0	0	106,798	250,000	0	0	205,013	470,257
33	63	0	0	110,193	250,000	0	0	215,785	479,911
34	64	0	0	113,650	250,000	0	0	226,995	489,563

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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Yearly Detail (cont.)

End of Year	Age	Guaranteed				Non-Guaranteed Current			
		Yearly Guaranteed Premium	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
35	65	0	0	117,168	250,000	0	0	238,718	499,330
36	66	0	0	120,738	250,000	0	0	250,965	509,353
37	67	0	0	124,360	250,000	0	0	263,761	519,651
38	68	0	0	128,033	250,000	0	0	277,123	530,237
39	69	0	0	131,748	250,000	0	0	291,055	541,119
40	70	0	0	135,505	250,000	0	0	305,583	552,297
41	71	0	0	139,300	250,000	0	0	320,715	563,785
42	72	0	0	143,135	250,000	0	0	336,470	575,583
43	73	0	0	147,008	250,000	0	0	352,863	587,680
44	74	0	0	150,915	250,000	0	0	369,907	600,077
45	75	0	0	154,850	250,000	0	0	387,596	612,773
46	76	0	0	158,808	250,000	0	0	405,961	625,760
47	77	0	0	162,783	250,000	0	0	424,932	639,078
48	78	0	0	166,760	250,000	0	0	444,487	652,607
49	79	0	0	170,738	250,000	0	0	464,623	666,358
50	80	0	0	174,703	250,000	0	0	485,314	680,318
51	81	0	0	178,648	250,000	0	0	506,539	694,487
52	82	0	0	182,543	250,000	0	0	528,279	708,853
53	83	0	0	186,373	250,000	0	0	550,503	723,502
54	84	0	0	190,130	250,000	0	0	573,187	738,444
55	85	0	0	193,790	250,000	0	0	596,284	753,678
56	86	0	0	197,335	250,000	0	0	619,761	769,240
57	87	0	0	200,745	250,000	0	0	643,567	785,163
58	88	0	0	204,025	250,000	0	0	667,659	801,474
59	89	0	0	207,175	250,000	0	0	691,993	818,110
60	90	0	0	210,200	250,000	0	0	716,584	835,034
61	91	0	0	213,115	250,000	0	0	741,477	852,264
62	92	0	0	215,960	250,000	0	0	766,795	869,809
63	93	0	0	218,773	250,000	0	0	792,708	887,659
64	94	0	0	221,610	250,000	0	0	819,436	905,859
65	95	0	0	224,608	250,000	0	0	847,439	924,413
66	96	0	0	227,898	250,000	0	0	877,324	943,244
67	97	0	0	231,608	250,000	0	0	909,813	962,410
68	98	0	0	236,063	250,000	0	0	946,342	982,063
69	99	0	0	241,843	250,000	0	0	988,815	1,002,215
70	100	0	0	250,000	250,000	0	0	1,042,483	1,022,169

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Yearly Detail (cont.)

End of Year	Age	Guaranteed				Non-Guaranteed Current			
		Yearly Guaranteed Premium	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Premium Outlay	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
71	101	0	0	250,000	250,000	0	0	1,092,720	1,042,483
72	102	0	0	250,000	250,000	0	0	1,145,353	1,092,720
73	103	0	0	250,000	250,000	0	0	1,200,483	1,145,353
74	104	0	0	250,000	250,000	0	0	1,258,215	1,200,483
75	105	0	0	250,000	250,000	0	0	1,318,548	1,258,215
76	106	0	0	250,000	250,000	0	0	1,381,523	1,318,548
77	107	0	0	250,000	250,000	0	0	1,447,242	1,381,523
78	108	0	0	250,000	250,000	0	0	1,515,814	1,447,242
79	109	0	0	250,000	250,000	0	0	1,587,322	1,515,814
80	110	0	0	250,000	250,000	0	0	1,661,798	1,587,322
81	111	0	0	250,000	250,000	0	0	1,739,365	1,661,798
82	112	0	0	250,000	250,000	0	0	1,820,151	1,739,365
83	113	0	0	250,000	250,000	0	0	1,904,290	1,820,151
84	114	0	0	250,000	250,000	0	0	1,991,921	1,904,290
85	115	0	0	250,000	250,000	0	0	2,083,188	1,991,921
86	116	0	0	250,000	250,000	0	0	2,178,240	2,083,188
87	117	0	0	250,000	250,000	0	0	2,277,237	2,178,240
88	118	0	0	250,000	250,000	0	0	2,380,342	2,277,237
89	119	0	0	250,000	250,000	0	0	2,487,722	2,380,342
90	120	0	0	250,000	250,000	0	0	2,599,558	2,487,722
91	121	0	0	250,000	250,000	0	0	2,716,032	2,599,558

End Notes

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

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

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

Please refer to the Narrative Summary for Column Heading Definitions.

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

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AGTK8CG)



Owner Actions Reflected in This Illustration

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

Policy Year	Age	Illustrated Transaction	Explanation
35*	65*	Withdrawals	You can surrender your Paid-Up Additional Death Benefit for its cash value at any time. You should request an inforce illustration at the time you surrender PUAs to see how your policy's illustrated values are affected from that point forward.
40*	70*	Policy Loan	You can exercise a policy loan whenever you need to access your policy's cash value. It is important to understand that outstanding policy loans accrue interest and reduce the policy's cash value and death benefit.
51	81	Chronic Care Rider Benefits	The Chronic Care Rider utilization shown in this illustration is just one possible scenario. However, as long your policy is in force you can utilize CCR benefits by filing a claim at any age.

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

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

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

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Owner Actions Reflected in This Illustration(cont.)

Important Information About the Modified Endowment Status of Your Policy

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

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

- Illustration Summary
- Yearly Detail

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

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

- Extended Illustration Summary
- Supplemental Illustration of Cash Flows
- Variable Loan Interest Rate Effect on Policy Performance
- Chronic Care Rider
- Internal Rate of Return Summary – Year by Year
- Supplemental Life Insurance for Retirement Income Supplemental Illustration

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

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

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

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Supplemental Illustration of Cash Flows

Base Policy Face Amount: \$250,000

Premium Mode: Check-O-Matic

Initial Death Benefit Amount: \$250,000

Dividend Option: Paid-Up Additions

Premium Paying Period: 20 years

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

Policy Cash Flows						Policy Cash Surrender Value and Death Benefit				
End of Year	Age	Annual Policy Cash Flow	Cumulative Policy Cash Flow	Net Annual Surrender	Net Annual Policy Loan	Cash Surrender Value of PUAs	Cumulative Outstanding Loan	Cash Surrender Value	Death Benefit (BOY)	Annual Tax & Penalty
1	31	4,108	4,108	0	0	0	0	0	250,000	0
2	32	4,108	8,217	0	0	8	0	8	250,000	0
3	33	4,108	12,325	0	0	108	0	2,785	250,049	0
4	34	4,108	16,433	0	0	356	0	6,311	250,682	0
5	35	4,108	20,542	0	0	754	0	10,089	252,171	0
6	36	4,108	24,650	0	0	1,312	0	14,139	254,438	0
7	37	4,108	28,758	0	0	2,071	0	18,501	257,453	0
8	38	4,108	32,867	0	0	3,040	0	23,185	261,353	0
9	39	4,108	36,975	0	0	4,221	0	28,199	266,092	0
10	40	4,108	41,083	0	0	5,489	0	33,429	271,574	0
11	41	4,108	45,192	0	0	6,976	0	38,594	277,093	0
12	42	4,108	49,300	0	0	8,687	0	44,122	283,252	0
13	43	4,108	53,408	0	0	10,624	0	50,027	289,992	0
14	44	4,108	57,516	0	0	12,793	0	56,315	297,233	0
15	45	4,108	61,625	0	0	15,202	0	63,004	304,924	0
16	46	4,108	65,733	0	0	17,863	0	70,113	313,026	0
17	47	4,108	69,841	0	0	20,797	0	77,657	321,516	0
18	48	4,108	73,950	0	0	24,007	0	85,647	330,407	0
19	49	4,108	78,058	0	0	27,506	0	94,101	339,652	0
20	50	4,108	82,166	0	0	31,550	0	103,282	349,226	0
21	51	0	82,166	0	0	35,790	0	110,025	359,956	0
22	52	0	82,166	0	0	40,238	0	117,053	370,531	0
23	53	0	82,166	0	0	44,903	0	124,373	380,959	0
24	54	0	82,166	0	0	49,793	0	131,995	391,257	0
25	55	0	82,166	0	0	54,915	0	139,925	401,433	0
26	56	0	82,166	0	0	60,282	0	148,177	411,495	0
27	57	0	82,166	0	0	65,904	0	156,762	421,460	0

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

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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

AGTK8CG)



Supplemental Illustration of Cash Flows (cont.)

Policy Cash Flows							Policy Cash Surrender Value and Death Benefit				
End of Year	Age	Annual Policy Cash Flow	Cumulative Policy Cash Flow	Net Annual Surrender	Net Annual Policy Loan	Cash Surrender Value of PUAs	Cumulative Outstanding Loan	Cash Surrender Value	Death Benefit (BOY)	Annual Tax & Penalty	
28	58	0	82,166	0	0	71,793	0	165,690	431,340	0	
29	59	0	82,166	0	0	77,958	0	174,973	441,147	0	
30	60	0	82,166	0	0	84,408	0	184,613	450,892	0	
31	61	0	82,166	0	0	91,158	0	194,625	460,588	0	
32	62	0	82,166	0	0	98,216	0	205,013	470,257	0	
33	63	0	82,166	0	0	105,592	0	215,785	479,911	0	
34	64	0	82,166	0	0	113,345	0	226,995	489,563	0	
35	65	-15,091	67,076	15,091	0	105,744	0	222,912	466,134	0	
36	66	-15,091	51,985	15,091	0	97,873	0	218,610	443,427	0	
37	67	-15,091	36,894	15,091	0	89,728	0	214,088	421,409	0	
38	68	-15,091	21,803	15,091	0	81,303	0	209,336	400,042	0	
39	69	-15,091	6,712	15,091	0	72,585	0	204,333	379,288	0	
40	70	-15,091	-8,379	6,712	8,379	72,338	8,379	199,045	366,621	0	
41	71	-15,091	-23,470	0	15,510	79,202	23,889	193,419	359,570	0	
42	72	-15,091	-38,561	0	16,285	86,480	40,174	187,432	351,969	0	
43	73	-15,091	-53,652	0	17,100	94,183	57,274	181,053	343,772	0	
44	74	-15,091	-68,743	0	17,955	102,327	75,228	174,252	334,940	0	
45	75	-15,091	-83,833	0	18,852	110,911	94,081	166,977	325,430	0	
46	76	-15,091	-98,924	0	19,795	119,970	113,876	159,208	315,187	0	
47	77	-15,091	-114,015	0	20,785	129,461	134,660	150,850	304,200	0	
48	78	-15,091	-129,106	0	21,824	139,391	156,484	141,842	292,342	0	
49	79	-15,091	-144,197	0	22,915	149,761	179,399	132,129	279,570	0	
50	80	-15,091	-159,288	0	24,061	160,569	203,460	121,639	265,825	0	
51	81	-15,091	-174,379	0	25,264	171,814	228,724	110,301	251,052	0	
52	82	-15,091	-189,470	0	26,527	183,515	255,251	98,044	235,186	0	
53	83	-15,091	-204,561	0	27,853	195,670	283,105	84,783	218,227	0	
54	84	-15,091	-219,652	0	29,246	208,277	312,351	70,438	200,121	0	
55	85	0	-219,652	0	15,618	221,332	327,968	70,755	195,893	0	
56	86	0	-219,652	0	16,398	234,837	344,367	70,587	191,164	0	
57	87	0	-219,652	0	17,218	248,783	361,585	69,864	185,925	0	
58	88	0	-219,652	0	18,079	263,143	379,664	68,520	180,161	0	
59	89	0	-219,652	0	18,983	277,895	398,648	66,490	173,792	0	
60	90&	0	-219,652	0	19,932	293,049	418,580	63,740	166,758	0	

Reflects non-guaranteed values and benefits which are based on assumptions that are subject to change by the insurer; therefore, actual results may be more or less favorable.
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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Supplemental Illustration of Cash Flows (cont.)

End of Year	Age	Policy Cash Flows				Policy Cash Surrender Value and Death Benefit				Annual Tax & Penalty
		Annual Policy Cash Flow	Cumulative Policy Cash Flow	Net Annual Surrender	Net Annual Policy Loan	Cash Surrender Value of PUAs	Cumulative Outstanding Loan	Cash Surrender Value	Death Benefit (BOY)	
61	91	0	-219,652	0	20,929	308,623	439,509	60,253	159,026	0
62	92	0	-219,652	0	21,975	324,662	461,484	56,063	150,554	0
63	93	0	-219,652	0	23,074	341,262	484,559	51,248	141,277	0
64	94	0	-219,652	0	24,228	358,524	508,787	45,908	131,186	0
65	95	0	-219,652	0	25,439	376,625	534,226	40,295	120,227	0
66	96	0	-219,652	0	26,711	395,892	560,937	34,806	108,267	0
67	97	0	-219,652	0	28,047	416,768	588,984	29,942	95,304	0
68	98	0	-219,652	0	29,449	439,981	618,433	26,688	81,431	0
69	99	0	-219,652	0	30,922	466,169	649,355	26,189	66,603	0
70	100	0	-219,652	0	32,468	498,265	681,823	32,351	50,070	0
71	101	0	-219,652	0	34,091	536,301	715,914	41,750	32,351	0
72	102	0	-219,652	0	28,637	576,226	744,550	51,894	41,751	0
73	103	0	-219,652	0	29,782	618,122	774,332	62,816	51,894	0
74	104	0	-219,652	0	30,973	662,071	805,306	74,553	62,816	0
75	105	0	-219,652	0	32,212	708,050	837,518	87,031	74,553	0
76	106	0	-219,652	0	33,501	756,075	871,019	100,216	87,031	0
77	107	0	-219,652	0	34,841	806,224	905,859	114,131	100,216	0
78	108	0	-219,652	0	36,234	858,581	942,094	128,803	114,130	0
79	109	0	-219,652	0	37,684	913,201	979,778	144,233	128,803	0
80	110	0	-219,652	0	39,191	970,089	1,018,969	160,362	144,232	0
81	111	0	-219,652	0	40,759	1,029,339	1,059,727	177,222	160,362	0
82	112	0	-219,652	0	42,389	1,091,048	1,102,117	194,847	177,222	0
83	113	0	-219,652	0	44,085	1,155,319	1,146,201	213,270	194,847	0
84	114	0	-219,652	0	45,848	1,222,258	1,192,049	232,526	213,270	0
85	115	0	-219,652	0	47,682	1,291,975	1,239,731	252,655	232,527	0
86	116	0	-219,652	0	49,589	1,364,583	1,289,320	273,690	252,655	0
87	117	0	-219,652	0	51,573	1,440,205	1,340,893	295,676	273,690	0
88	118	0	-219,652	0	53,636	1,518,965	1,394,529	318,655	295,676	0
89	119	0	-219,652	0	55,781	1,600,991	1,450,310	342,669	318,655	0
90	120	0	-219,652	0	58,012	1,686,422	1,508,323	367,766	342,668	0
91	121	0	-219,652	0	60,333	1,775,395	1,568,655	393,994	367,767	0

Reflects non-guaranteed values and benefits which are based on assumptions that are subject to change by the insurer; therefore, actual results may be more or less favorable.
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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

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Supplemental Illustration of Cash Flows (cont.)

End Notes

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

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

Loan interest accrues at a variable rate, which is currently 5.00%, up until the policy anniversary on which the insured reaches age 100. Thereafter, interest accrues at a fixed rate of 4.00% per year.

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

Please refer to the Narrative Summary for Column Heading Definitions.

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Variable Loan Interest Rate Effect on Policy Performance

Base Policy Face Amount: \$250,000

Premium Mode: Check-O-Matic

Initial Death Benefit Amount: \$250,000

Dividend Option: Paid-Up Additions

Premium Paying Period: 20 years

When you take a policy loan, your policy's cash value and death benefit are impacted by the size of the loan and the loan interest rate. It is important for you to be aware that your policy has a variable loan interest rate that can increase or decrease over time, and that different rates can affect your policy's performance.

The ledger below shows the same withdrawals and policy loans demonstrated in the Supplemental Illustration of Cash Flows under three different loan interest rate scenarios: the current loan interest rate of 5.00% in all years; a rate of 7.00% in all years, and a rate of 9.00% in all years. For each scenario, the resulting policy values after the withdrawal and loan is made are shown in the "Cash Surrender Value" and "Death Benefit" columns. Each scenario assumes the current non-guaranteed dividend scale continues in all years.

While you are not required to repay a policy loan with out-of-pocket funds, doing so restores your policy's benefits and cash value. Please refer to the Narrative Summary pages of this illustration for important information about policy loans.

End of Year	Age	Loan Interest Rate of 9.00%			Loan Interest Rate of 7.00%			Loan Interest Rate of 5.00%		
		Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
1	31	4,108	0	250,000	4,108	0	250,000	4,108	0	250,000
2	32	4,108	8	250,000	4,108	8	250,000	4,108	8	250,000
3	33	4,108	2,785	250,049	4,108	2,785	250,049	4,108	2,785	250,049
4	34	4,108	6,311	250,682	4,108	6,311	250,682	4,108	6,311	250,682
5	35	4,108	10,089	252,171	4,108	10,089	252,171	4,108	10,089	252,171
6	36	4,108	14,139	254,438	4,108	14,139	254,438	4,108	14,139	254,438
7	37	4,108	18,501	257,453	4,108	18,501	257,453	4,108	18,501	257,453
8	38	4,108	23,185	261,353	4,108	23,185	261,353	4,108	23,185	261,353
9	39	4,108	28,199	266,092	4,108	28,199	266,092	4,108	28,199	266,092
10	40	4,108	33,429	271,574	4,108	33,429	271,574	4,108	33,429	271,574
11	41	4,108	38,594	277,093	4,108	38,594	277,093	4,108	38,594	277,093
12	42	4,108	44,122	283,252	4,108	44,122	283,252	4,108	44,122	283,252
13	43	4,108	50,027	289,992	4,108	50,027	289,992	4,108	50,027	289,992
14	44	4,108	56,315	297,233	4,108	56,315	297,233	4,108	56,315	297,233
15	45	4,108	63,004	304,924	4,108	63,004	304,924	4,108	63,004	304,924
16	46	4,108	70,113	313,026	4,108	70,113	313,026	4,108	70,113	313,026
17	47	4,108	77,657	321,516	4,108	77,657	321,516	4,108	77,657	321,516
18	48	4,108	85,647	330,407	4,108	85,647	330,407	4,108	85,647	330,407
19	49	4,108	94,101	339,652	4,108	94,101	339,652	4,108	94,101	339,652
20	50	4,108	103,282	349,226	4,108	103,282	349,226	4,108	103,282	349,226
21	51	0	110,025	359,956	0	110,025	359,956	0	110,025	359,956
22	52	0	117,053	370,531	0	117,053	370,531	0	117,053	370,531
23	53	0	124,373	380,959	0	124,373	380,959	0	124,373	380,959
24	54	0	131,995	391,257	0	131,995	391,257	0	131,995	391,257

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

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AGTK8CG)



Variable Loan Interest Rate Effect on Policy Performance (cont.)

End of Year	Age	Loan Interest Rate of 9.00%			Loan Interest Rate of 7.00%			Loan Interest Rate of 5.00%		
		Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
25	55	0	139,925	401,433	0	139,925	401,433	0	139,925	401,433
26	56	0	148,177	411,495	0	148,177	411,495	0	148,177	411,495
27	57	0	156,762	421,460	0	156,762	421,460	0	156,762	421,460
28	58	0	165,690	431,340	0	165,690	431,340	0	165,690	431,340
29	59	0	174,973	441,147	0	174,973	441,147	0	174,973	441,147
30	60	0	184,613	450,892	0	184,613	450,892	0	184,613	450,892
31	61	0	194,625	460,588	0	194,625	460,588	0	194,625	460,588
32	62	0	205,013	470,257	0	205,013	470,257	0	205,013	470,257
33	63	0	215,785	479,911	0	215,785	479,911	0	215,785	479,911
34	64	0	226,995	489,563	0	226,995	489,563	0	226,995	489,563
35	65	-15,091	222,912	466,134	-15,091	222,912	466,134	-15,091	222,912	466,134
36	66	-15,091	218,610	443,427	-15,091	218,610	443,427	-15,091	218,610	443,427
37	67	-15,091	214,088	421,409	-15,091	214,088	421,409	-15,091	214,088	421,409
38	68	-15,091	209,336	400,042	-15,091	209,336	400,042	-15,091	209,336	400,042
39	69	-15,091	204,333	379,288	-15,091	204,333	379,288	-15,091	204,333	379,288
40	70	-15,091	198,709	366,621	-15,091	198,877	366,621	-15,091	199,045	366,621
41	71	-15,091	192,098	359,235	-15,091	192,762	359,403	-15,091	193,419	359,570
42	72	-15,091	184,385	350,648	-15,091	185,925	351,312	-15,091	187,432	351,969
43	73	-15,091	175,441	340,725	-15,091	178,296	342,266	-15,091	181,053	343,772
44	74	-15,091	165,126	329,328	-15,091	169,797	332,182	-15,091	174,252	334,940
45	75	-15,091	153,266	316,304	-15,091	160,328	320,975	-15,091	166,977	325,430
46	76	-15,091	139,708	301,477	-15,091	149,816	308,539	-15,091	159,208	315,187
47	77	-15,091	124,209	284,700	-15,091	138,108	294,808	-15,091	150,850	304,200
48	78	-15,091	106,544	265,701	-15,091	125,078	279,600	-15,091	141,842	292,342
49	79	-15,091	86,478	244,272	-15,091	110,604	262,806	-15,091	132,129	279,570
50	80	-15,091	63,741	220,174	-15,091	94,538	244,300	-15,091	121,639	265,825
51	81	-15,091	38,043	193,154	-15,091	76,728	223,951	-15,091	110,301	251,052
52	82	-12,679	11,701	165,340	-15,091	57,016	201,613	-15,091	98,044	235,186
53	83	15,010	12,155	161,986	-15,091	35,221	177,199	-15,091	84,783	218,227
54	84	15,942	12,607	158,527	-13,739	12,607	151,911	-15,091	70,438	200,121
55	85	16,932	13,055	154,993	10,037	13,055	148,098	0	70,755	195,893
56	86	17,969	13,505	151,433	10,789	13,505	144,254	0	70,587	191,164

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



Variable Loan Interest Rate Effect on Policy Performance (cont.)

End of Year	Age	Loan Interest Rate of 9.00%			Loan Interest Rate of 7.00%			Loan Interest Rate of 5.00%		
		Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
57	87	19,051	13,947	147,894	11,581	13,947	140,424	0	69,864	185,925
58	88	20,161	14,360	144,404	12,396	14,360	136,640	0	68,520	180,161
59	89	21,324	14,752	140,956	13,259	14,752	132,890	0	66,490	173,792
60	90&	22,525	15,154	137,545	14,155	15,154	129,175	0	63,740	166,758
61	91	23,725	15,574	134,165	15,045	15,574	125,485	0	60,253	159,026
62	92	24,895	16,039	130,769	15,899	16,039	121,774	0	56,063	150,554
63	93	26,019	16,600	127,272	16,700	16,600	117,953	0	51,248	141,277
64	94	27,038	17,262	123,577	17,386	17,262	113,925	0	45,908	131,186
65	95	27,889	18,102	119,470	17,889	18,102	109,471	0	40,295	120,227
66	96	28,523	19,267	114,596	18,157	19,267	104,230	0	34,806	108,267
67	97	28,835	20,875	108,600	18,074	20,875	97,839	0	29,942	95,304
68	98	28,573	23,213	100,937	17,378	23,213	89,742	0	26,688	81,431
69	99	27,304	26,188	90,432	15,612	26,188	78,740	0	26,189	66,603
70	100	24,787	32,096	74,857	12,506	32,096	62,576	0	32,351	50,070
71	101	0	41,485	32,096	0	41,485	32,096	0	41,750	32,351
72	102	0	51,618	41,485	0	51,618	41,485	0	51,894	41,751
73	103	0	62,529	51,618	0	62,529	51,618	0	62,816	51,894
74	104	0	74,254	62,529	0	74,254	62,529	0	74,553	62,816
75	105	0	86,720	74,255	0	86,720	74,255	0	87,031	74,553
76	106	0	99,893	86,721	0	99,893	86,721	0	100,216	87,031
77	107	0	113,795	99,893	0	113,795	99,893	0	114,131	100,216
78	108	0	128,454	113,794	0	128,454	113,794	0	128,803	114,130
79	109	0	143,870	128,454	0	143,870	128,454	0	144,233	128,803
80	110	0	159,984	143,869	0	159,984	143,869	0	160,362	144,232
81	111	0	176,829	159,984	0	176,829	159,984	0	177,222	160,362
82	112	0	194,439	176,830	0	194,439	176,830	0	194,847	177,222
83	113	0	212,845	194,438	0	212,845	194,438	0	213,270	194,847
84	114	0	232,085	212,845	0	232,085	212,845	0	232,526	213,270
85	115	0	252,195	232,085	0	252,195	232,085	0	252,655	232,527
86	116	0	273,212	252,195	0	273,212	252,195	0	273,690	252,655
87	117	0	295,179	273,212	0	295,179	273,212	0	295,676	273,690
88	118	0	318,138	295,179	0	318,138	295,179	0	318,655	295,676
89	119	0	342,131	318,138	0	342,131	318,138	0	342,669	318,655

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

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

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

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

AGTK8CG)



Variable Loan Interest Rate Effect on Policy Performance (cont.)

End of Year	Age	Loan Interest Rate of 9.00%			Loan Interest Rate of 7.00%			Loan Interest Rate of 5.00%		
		Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)	Annual Policy Cash Flow	Cash Surrender Value	Death Benefit (BOY)
90	120	0	367,207	342,131	0	367,207	342,131	0	367,766	342,668
91	121	0	393,412	367,208	0	393,412	367,208	0	393,994	367,767

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

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

End Notes

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

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

Loan interest accrues at the variable rates shown in the ledger up until the policy anniversary on which the insured reaches age 100. Thereafter, interest accrues at a fixed rate of 4.00% per year.

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

Please refer to the Narrative Summary for Column Heading Definitions.

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Chronic Care Rider (CCR)

In the event the insured is certified as chronically ill, the Chronic Care Rider lets you turn your life insurance policy into a valuable living benefit by allowing you to accelerate the death benefit on a tax-free basis. The CCR is not long term care insurance, but it can help offset the costs of long term care if the insured cannot perform 2 of 6 Activities of Daily Living (eating, bathing, dressing, toileting, transferring, continence) or requires substantial supervision due to severe cognitive impairment. In order to receive payments under this rider, the insured must be chronically ill (as defined in the rider form) for at least 90 days, and annual recertification that the insured remains chronically ill is required.

Before a claim is approved, New York Life reserves the right to have the Insured examined by a Licensed Health Care Practitioner the company designates, at the company's expense. Verification may include a review of the medical facts to substantiate the certification, copies of the daily notes of care (including notes made by any Licensed Health Care Practitioner) and/or copies of itemized bills for the Insured's care and services. New York Life will only use these to determine eligibility at the start of a claim or at recertification. They will not be used to determine the benefit amount.

The policy owner needs to allocate a minimum of \$90,000 and cannot allocate more than \$1,000,000 for their Chronic Care Rider Benefit Pool across all New York Life policies with the Chronic Care Rider. The policy owner also needs to ensure that at least a \$10,000 death benefit will remain after CCR benefits are paid. Paid-Up additions, term riders, and the Accelerated Death Benefit rider are not eligible to be accelerated. Once the insured is certified as chronically ill as described in the policy, and meets the 90 day elimination period, the policy owner will begin receiving an unrestricted cash benefit, with no receipts or plan of care needed. The primary purpose of life insurance policies is death benefit protection and cash value accumulation, with certain riders available at a cost that provide the client with additional policy features, such as additional protection for future chronic illness expenses. This rider should be used for the primary purpose of accelerating a portion of the policy base face amount in case the insured becomes chronically ill.

This is a life insurance rider providing for an accelerated payment of the base policy face amount in the event that you are certified chronically ill as described in the policy.

This rider is not intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code (IRC) Section 7702B. Therefore, the premiums payable for this rider do not qualify as long-term care insurance premiums and are not deductible from gross income for federal income tax purposes. This rider, however, is subject to the federal per diem limits set forth in IRC Section 7702B. Under this rider, New York Life will not pay clients more than the federal per diem limits. If the benefit option elected exceeds the current IRC per diem limits, the benefit period will be extended accordingly. Assuming the amount you receive in the aggregate from all applicable policies does not exceed the federal per diem limits set forth in IRC Section 7702B, the benefits provided by the Chronic Care Rider are intended to be excludable from federal gross income under Section 101 (g) of the IRC.

Receipt of an accelerated death benefit may affect client eligibility for Medicaid or other government benefits or entitlements and may have income tax consequences. Accelerating benefits before applying for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Clients can contact the appropriate social service agency (e.g., the Medicaid Unit of your local Department of Public Welfare or the Social Security Administration Office) for more information.

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

AGTK8CG)



Chronic Care Rider (CCR)(cont.)

Base Policy Face Amount: \$250,000
Initial Death Benefit Amount: \$250,000
Premium Paying Period: 20 years
CCR Benefit Pool: \$90,000
Monthly CCR Benefit Payout: \$1,800

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

Age CCR Benefit Acceleration Illustrated to Start: 80
CCR Claim Duration (Months): 50

This supplemental illustration shows how receiving the accelerated death benefit payments under the rider may change the cash value accumulation and death benefit of the policy when CCR payments are illustrated to begin at age 80.

End of Year	Age	Yearly Guaranteed Premium	CCR Premium	CCR Benefit Payment	CCR Benefit Pool	CCR Benefit Months Remaining	Cumulative Outstanding Loan	Total Annual Dividend	Base Policy Guaranteed Cash Surrender Value	Cash Surrender Value	Death Benefit (BOY)
1	31	4,108	131	0	90,000	50	0	0	0	0	250,000
2	32	4,108	131	0	90,000	50	0	8	0	8	250,000
3	33	4,108	131	0	90,000	50	0	100	2,678	2,785	250,049
4	34	4,108	131	0	90,000	50	0	244	5,955	6,311	250,682
5	35	4,108	131	0	90,000	50	0	385	9,335	10,089	252,171
6	36	4,108	131	0	90,000	50	0	531	12,828	14,139	254,438
7	37	4,108	131	0	90,000	50	0	711	16,430	18,501	257,453
8	38	4,108	131	0	90,000	50	0	895	20,145	23,185	261,353
9	39	4,108	131	0	90,000	50	0	1,073	23,978	28,199	266,092
10	40	4,108	131	0	90,000	50	0	1,118	27,940	33,429	271,574
11	41	4,108	131	0	90,000	50	0	1,292	31,618	38,594	277,093
12	42	4,108	131	0	90,000	50	0	1,464	35,435	44,122	283,252
13	43	4,108	131	0	90,000	50	0	1,629	39,403	50,027	289,992
14	44	4,108	131	0	90,000	50	0	1,791	43,523	56,315	297,233
15	45	4,108	131	0	90,000	50	0	1,954	47,803	63,004	304,924
16	46	4,108	131	0	90,000	50	0	2,121	52,250	70,113	313,026
17	47	4,108	131	0	90,000	50	0	2,300	56,860	77,657	321,516
18	48	4,108	131	0	90,000	50	0	2,476	61,640	85,647	330,407
19	49	4,108	131	0	90,000	50	0	2,654	66,595	94,101	339,652
20	50	4,108	131	0	90,000	50	0	3,079	71,733	103,282	349,226
21	51	0	0	0	90,000	50	0	3,140	74,235	110,025	359,956
22	52	0	0	0	90,000	50	0	3,204	76,815	117,053	370,531
23	53	0	0	0	90,000	50	0	3,273	79,470	124,373	380,959
24	54	0	0	0	90,000	50	0	3,346	82,203	131,995	391,257
25	55	0	0	0	90,000	50	0	3,422	85,010	139,925	401,433
26	56	0	0	0	90,000	50	0	3,503	87,895	148,177	411,495
27	57	0	0	0	90,000	50	0	3,591	90,858	156,762	421,460
28	58	0	0	0	90,000	50	0	3,683	93,898	165,690	431,340

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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Chronic Care Rider (CCR)(cont.)

End of Year	Age	Yearly Guaranteed Premium	CCR Premium	CCR Benefit Payment	CCR Benefit Pool	CCR Benefit Months Remaining	Cumulative Outstanding Loan	Total Annual Dividend	Base Policy Guaranteed Cash Surrender Value	Cash Surrender Value	Death Benefit (BOY)
29	59	0	0	0	90,000	50	0	3,782	97,015	174,973	441,147
30	60	0	0	0	90,000	50	0	3,886	100,205	184,613	450,892
31	61	0	0	0	90,000	50	0	4,002	103,468	194,625	460,588
32	62	0	0	0	90,000	50	0	4,124	106,798	205,013	470,257
33	63	0	0	0	90,000	50	0	4,254	110,193	215,785	479,911
34	64	0	0	0	90,000	50	0	4,440	113,650	226,995	489,563
35	65	0	0	0	90,000	50	0	4,449	117,168	222,912	466,134
36	66	0	0	0	90,000	50	0	4,457	120,738	218,610	443,427
37	67	0	0	0	90,000	50	0	4,462	124,360	214,088	421,409
38	68	0	0	0	90,000	50	0	4,462	128,033	209,336	400,042
39	69	0	0	0	90,000	50	0	4,452	131,748	204,333	379,288
40	70	0	0	0	90,000	50	8,379	4,585	135,505	199,045	366,621
41	71	0	0	0	90,000	50	23,889	4,839	139,300	193,419	359,570
42	72	0	0	0	90,000	50	40,174	5,097	143,135	187,432	351,969
43	73	0	0	0	90,000	50	57,274	5,364	147,008	181,053	343,772
44	74	0	0	0	90,000	50	75,228	5,640	150,915	174,252	334,940
45	75	0	0	0	90,000	50	94,081	5,916	154,850	166,977	325,430
46	76	0	0	0	90,000	50	113,876	6,223	158,808	159,208	315,187
47	77	0	0	0	90,000	50	134,660	6,489	162,783	150,850	304,200
48	78	0	0	0	90,000	50	156,484	6,766	166,760	141,842	292,342
49	79	0	0	0	90,000	50	179,399	7,045	170,738	132,129	279,570
50	80	0	0	0	90,000	50	203,460	7,331	174,703	121,639	265,825
51	81	0	0	0	90,000	50	207,124	7,205	163,212	116,633	251,052
52	82	0	0	0	68,400	38	211,471	7,095	150,999	110,687	235,187
53	83	0	0	0	46,800	26	216,034	6,961	138,065	103,745	218,740
54	84	0	0	0	25,200	14	220,826	6,796	124,421	95,757	201,685
55	85	0	0	0	3,600	2	228,767	7,005	124,026	98,442	199,080
56	86	0	0	0	0	0	240,213	7,306	126,294	99,932	196,671
57	87	0	0	0	0	0	252,224	7,621	128,477	101,027	193,915
58	88	0	0	0	0	0	264,835	7,911	130,576	101,674	190,795
59	89	0	0	0	0	0	278,077	8,185	132,592	101,817	187,246
60	90&	0	0	0	0	0	291,981	8,468	134,528	101,436	183,220
61	91	0	0	0	0	0	306,580	8,755	136,394	100,520	178,691
62	92	0	0	0	0	0	321,909	9,038	138,214	99,102	173,632
63	93	0	0	0	0	0	338,004	9,350	140,014	97,245	168,000

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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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

AGTK8CG)



Chronic Care Rider (CCR)(cont.)

End of Year	Age	Yearly Guaranteed Premium	CCR Premium	CCR Benefit Payment	CCR Benefit Pool	CCR Benefit Months Remaining	Cumulative Outstanding Loan	Total Annual Dividend	Base Policy Guaranteed Cash Surrender Value	Cash Surrender Value	Death Benefit (BOY)
64	94	0	0	0	0	0	354,904	9,669	141,830	95,034	161,785
65	95	0	0	0	0	0	372,649	9,958	143,749	92,686	154,948
66	96	0	0	0	0	0	391,282	10,299	145,854	90,510	147,399
67	97	0	0	0	0	0	410,846	10,757	148,229	88,886	139,133
68	98	0	0	0	0	0	431,388	11,270	151,080	88,593	130,202
69	99	0	0	0	0	0	452,958	11,432	154,779	90,637	120,567
70	100	0	0	0	0	0	475,606	12,066	160,000	98,022	109,737
71	101	0	0	0	0	0	499,386	29,258	160,000	107,304	98,022
72	102	0	0	0	0	0	519,361	30,671	160,000	117,201	107,305
73	103	0	0	0	0	0	540,136	32,145	160,000	127,740	117,201
74	104	0	0	0	0	0	561,741	33,679	160,000	138,950	127,741
75	105	0	0	0	0	0	584,211	35,209	160,000	150,791	138,950
76	106	0	0	0	0	0	607,579	36,758	160,000	163,246	150,791
77	107	0	0	0	0	0	631,882	38,368	160,000	176,338	163,246
78	108	0	0	0	0	0	657,158	40,040	160,000	190,092	176,338
79	109	0	0	0	0	0	683,444	41,760	160,000	204,514	190,092
80	110	0	0	0	0	0	710,782	43,493	160,000	219,576	204,514
81	111	0	0	0	0	0	739,213	45,299	160,000	235,306	219,576
82	112	0	0	0	0	0	768,781	47,179	160,000	251,734	235,307
83	113	0	0	0	0	0	799,533	49,137	160,000	268,890	251,734
84	114	0	0	0	0	0	831,514	51,176	160,000	286,806	268,890
85	115	0	0	0	0	0	864,775	53,300	160,000	305,514	286,805
86	116	0	0	0	0	0	899,366	55,510	160,000	325,050	305,514
87	117	0	0	0	0	0	935,340	57,814	160,000	345,450	325,050
88	118	0	0	0	0	0	972,754	60,213	160,000	366,753	345,450
89	119	0	0	0	0	0	1,011,664	62,710	160,000	388,997	366,753
90	120	0	0	0	0	0	1,052,131	65,312	160,000	412,224	388,996
91	121	0	0	0	0	0	1,094,216	68,021	160,000	436,475	412,223

End Notes

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

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

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

Please refer to the Narrative Summary for Column Heading Definitions.

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

Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Internal Rate of Return Summary

(Including Year by Year Internal Rates of Return)

Base Policy Face Amount: \$250,000
Initial Death Benefit Amount: \$250,000
Premium Paying Period: 20 years

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

Life insurance policies provide immediate death benefit protection and long term tax deferred cash value accumulation. The **Cumulative Internal Rate of Return (IRR)** is an important way to measure your Custom Whole Life policy's performance. It is equivalent to the interest rate at which the illustrated Annual Policy Cash Flow would have to be invested outside the policy (ignoring taxes) to arrive at the cash value or death benefit of the policy when non-guaranteed dividends are factored in. The Cumulative IRR is compounded annually.

The **Year by Year Internal Rate of Return** is the individual return earned within each individual policy year. Each annual return is equivalent to the interest rate at which the cash value at the beginning of the policy year, plus the Policy Cash Flow for that policy year, would have to be invested outside the policy (ignoring taxes) to arrive at the cash value at the end of that policy year.

For both the Cumulative and Year by Year IRR measures, all payments are assumed to be paid at the beginning of each policy year.

End of Year	Age	Policy Values				Internal Rates of Return		
		Annual Policy Cash Flow	Cash Surrender Value	Annual Cash Surrender Value Increase	Death Benefit (BOY)	Cumulative IRR on Cash Surrender Value	Cumulative IRR on Death Benefit	Year by Year IRR on Cash Surrender Value
1	31	4,108	0	0	250,000	-100.00%	5,985.21%	-100.00%
2	32	4,108	8	8	250,000	-99.82%	631.68%	-99.82%
3	33	4,108	2,785	2,778	250,049	-57.68%	254.94%	-32.33%
4	34	4,108	6,311	3,525	250,682	-34.78%	147.19%	-8.46%
5	35	4,108	10,089	3,778	252,171	-22.82%	99.52%	-3.17%
6	36	4,108	14,139	4,051	254,438	-15.71%	73.44%	-0.41%
7	37	4,108	18,501	4,361	257,453	-11.05%	57.30%	1.39%
8	38	4,108	23,185	4,685	261,353	-7.82%	46.47%	2.55%
9	39	4,108	28,199	5,013	266,092	-5.47%	38.78%	3.32%
10	40	4,108	33,429	5,230	271,574	-3.79%	33.09%	3.47%
11	41	4,108	38,594	5,164	277,093	-2.65%	28.69%	2.81%
12	42	4,108	44,122	5,528	283,252	-1.72%	25.24%	3.33%
13	43	4,108	50,027	5,905	289,992	-0.94%	22.48%	3.72%
14	44	4,108	56,315	6,289	297,233	-0.28%	20.22%	4.03%
15	45	4,108	63,004	6,689	304,924	0.28%	18.34%	4.27%
16	46	4,108	70,113	7,109	313,026	0.75%	16.76%	4.47%
17	47	4,108	77,657	7,543	321,516	1.17%	15.43%	4.63%
18	48	4,108	85,647	7,991	330,407	1.52%	14.28%	4.75%
19	49	4,108	94,101	8,454	339,652	1.84%	13.28%	4.84%
20	50	4,108	103,282	9,181	349,226	2.13%	12.42%	5.17%
21	51	0	110,025	6,743	359,956	2.48%	11.77%	6.53%
22	52	0	117,053	7,028	370,531	2.77%	11.19%	6.39%

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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Internal Rate of Return Summary (cont.)

(Including Year by Year Internal Rates of Return)

Policy Values							Internal Rates of Return		
End of Year	Age	Annual Policy Cash Flow	Cash Surrender Value	Annual Cash Surrender Value Increase	Death Benefit (BOY)	Cumulative IRR on Cash Surrender Value	Cumulative IRR on Death Benefit	Year by Year IRR on Cash Surrender Value	
23	53	0	124,373	7,319	380,959	3.01%	10.67%	6.25%	
24	54	0	131,995	7,622	391,257	3.21%	10.20%	6.13%	
25	55	0	139,925	7,930	401,433	3.37%	9.78%	6.01%	
26	56	0	148,177	8,252	411,495	3.51%	9.39%	5.90%	
27	57	0	156,762	8,585	421,460	3.64%	9.03%	5.79%	
28	58	0	165,690	8,928	431,340	3.74%	8.71%	5.70%	
29	59	0	174,973	9,283	441,147	3.83%	8.41%	5.60%	
30	60	0	184,613	9,640	450,892	3.90%	8.13%	5.51%	
31	61	0	194,625	10,012	460,588	3.97%	7.88%	5.42%	
32	62	0	205,013	10,388	470,257	4.03%	7.64%	5.34%	
33	63	0	215,785	10,771	479,911	4.08%	7.42%	5.25%	
34	64	0	226,995	11,211	489,563	4.12%	7.21%	5.20%	
35	65	-15,091	222,912	-4,084	466,134	4.16%	6.88%	5.19%	
36	66	-15,091	218,610	-4,301	443,427	4.19%	6.59%	5.19%	
37	67	-15,091	214,088	-4,522	421,409	4.22%	6.33%	5.19%	
38	68	-15,091	209,336	-4,752	400,042	4.24%	6.10%	5.20%	
39	69	-15,091	204,333	-5,003	379,288	4.27%	5.89%	5.19%	
40	70	-15,091	199,045	-5,288	366,621	4.29%	5.76%	5.18%	
41	71	-15,091	193,419	-5,626	359,570	4.30%	5.68%	5.15%	
42	72	-15,091	187,432	-5,987	351,969	4.32%	5.60%	5.11%	
43	73	-15,091	181,053	-6,378	343,772	4.33%	5.53%	5.06%	
44	74	-15,091	174,252	-6,801	334,940	4.34%	5.46%	4.99%	
45	75	-15,091	166,977	-7,275	325,430	4.34%	5.40%	4.91%	
46	76	-15,091	159,208	-7,769	315,187	4.35%	5.34%	4.82%	
47	77	-15,091	150,850	-8,357	304,200	4.35%	5.28%	4.67%	
48	78	-15,091	141,842	-9,008	292,342	4.36%	5.22%	4.48%	
49	79	-15,091	132,129	-9,713	279,570	4.35%	5.17%	4.24%	
50	80	-15,091	121,639	-10,490	265,825	4.35%	5.11%	3.93%	
51	81	-15,091	110,301	-11,338	251,052	4.35%	5.06%	3.52%	
52	82	-15,091	98,044	-12,257	235,186	4.34%	5.01%	2.98%	
53	83	-15,091	84,783	-13,261	218,227	4.33%	4.95%	2.21%	
54	84	-15,091	70,438	-14,344	200,121	4.32%	4.90%	1.07%	
55	85	0	70,755	317	195,893	4.30%	4.85%	0.45%	

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Prepared for AGE 30 FEMALE (Female, 30, Select Preferred), AD117

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



Internal Rate of Return Summary (cont.)

(Including Year by Year Internal Rates of Return)

End of Year	Age	Policy Values				Internal Rates of Return		
		Annual Policy Cash Flow	Cash Surrender Value	Annual Cash Surrender Value Increase	Death Benefit (BOY)	Cumulative IRR on Cash Surrender Value	Cumulative IRR on Death Benefit	Year by Year IRR on Cash Surrender Value
56	86	0	70,587	-168	191,164	4.29%	4.80%	-0.24%
57	87	0	69,864	-723	185,925	4.27%	4.75%	-1.02%
58	88	0	68,520	-1,344	180,161	4.25%	4.70%	-1.92%
59	89	0	66,490	-2,031	173,792	4.23%	4.65%	-2.96%
60	90&	0	63,740	-2,750	166,758	4.20%	4.60%	-4.14%
61	91	0	60,253	-3,486	159,026	4.18%	4.55%	-5.47%
62	92	0	56,063	-4,190	150,554	4.15%	4.50%	-6.95%
63	93	0	51,248	-4,816	141,277	4.12%	4.44%	-8.59%
64	94	0	45,908	-5,340	131,186	4.09%	4.39%	-10.42%
65	95	0	40,295	-5,612	120,227	4.07%	4.34%	-12.22%
66	96	0	34,806	-5,490	108,267	4.04%	4.29%	-13.62%
67	97	0	29,942	-4,864	95,304	4.02%	4.24%	-13.97%
68	98	0	26,688	-3,254	81,431	4.00%	4.18%	-10.87%
69	99	0	26,189	-499	66,603	3.99%	4.13%	-1.87%
70	100	0	32,351	6,162	50,070	4.01%	4.07%	23.53%
71	101	0	41,750	9,399	32,351	4.04%	4.01%	29.05%
72	102	0	51,894	10,144	41,751	4.06%	4.03%	24.30%
73	103	0	62,816	10,922	51,894	4.09%	4.06%	21.05%
74	104	0	74,553	11,736	62,816	4.11%	4.08%	18.68%
75	105	0	87,031	12,478	74,553	4.13%	4.10%	16.74%
76	106	0	100,216	13,185	87,031	4.15%	4.12%	15.15%
77	107	0	114,131	13,915	100,216	4.17%	4.14%	13.88%
78	108	0	128,803	14,672	114,130	4.19%	4.16%	12.86%
79	109	0	144,233	15,430	128,803	4.21%	4.18%	11.98%
80	110	0	160,362	16,129	144,232	4.23%	4.20%	11.18%
81	111	0	177,222	16,861	160,362	4.25%	4.22%	10.51%
82	112	0	194,847	17,625	177,222	4.26%	4.24%	9.95%
83	113	0	213,270	18,423	194,847	4.28%	4.25%	9.45%
84	114	0	232,526	19,257	213,270	4.29%	4.27%	9.03%
85	115	0	252,655	20,128	232,527	4.31%	4.28%	8.66%
86	116	0	273,690	21,035	252,655	4.32%	4.29%	8.33%
87	117	0	295,676	21,986	273,690	4.33%	4.30%	8.03%

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Internal Rate of Return Summary (cont.) (Including Year by Year Internal Rates of Return)

End of Year	Age	Policy Values				Internal Rates of Return		
		Annual Policy Cash Flow	Cash Surrender Value	Annual Cash Surrender Value Increase	Death Benefit (BOY)	Cumulative IRR on Cash Surrender Value	Cumulative IRR on Death Benefit	Year by Year IRR on Cash Surrender Value
88	118	0	318,655	22,979	295,676	4.34%	4.32%	7.77%
89	119	0	342,669	24,014	318,655	4.35%	4.33%	7.54%
90	120	0	367,766	25,097	342,668	4.36%	4.34%	7.32%
91	121	0	393,994	26,228	367,767	4.37%	4.35%	7.13%

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End Notes

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

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

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

Please refer to the Narrative Summary for Column Heading Definitions.

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