



Protect those who matter most,
while enjoying a tax-efficient
way to build wealth.

New York Life Secure Wealth Plus

New York Life Secure Wealth Plus is a whole life insurance product that provides both protection and living benefits.





There comes a time when traditional financial products alone aren't enough to help you achieve your financial goals.

With Secure Wealth Plus, you can protect what's most important, and enjoy tax-efficient accumulation for the future.

New York Life Secure Wealth Plus

A tax-advantaged financial solution that offers several important benefits:

It helps protect your loved ones



It provides early cash-value buildup



It offers tax-deferred growth



You can access cash value on a tax-free basis^{1, 2}



The approval process takes just 24-48 hours³

¹ You can access cash value via loans or withdrawals through surrenders. When accessing cash value via loans, the total outstanding loan balance (which includes accrued loan interest) reduces your policy's available cash surrender value and life insurance benefit. The amount you borrow will accrue interest daily. When taking a withdrawal through surrenders, you are surrendering any available paid-up additional insurance for its cash surrender value. This means that your policy's cash value, available cash surrender value and death benefit will be reduced by the amount of the withdrawal.

² Certain tax advantages are no longer applicable to a life insurance policy if too much money is put into the policy during its first seven years, or during the seven-year period after a "material change" to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 seven-year period at any time exceed the limits imposed under the Internal Revenue Code, the policy becomes a "Modified Endowment Contract" or MEC. An MEC is still a life insurance policy, and death benefits continue to be tax free, but anytime you take a withdrawal from an 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 59½, a penalty tax of 10% could be assessed on those amounts and upon surrender of the policy. In addition, withdrawals within 15 years after a policy is issued may be taxable to some extent if the death benefit under the policy is also reduced. You should talk to your tax advisor if you anticipate making withdrawals.

³ Expedited underwriting is typically processed within 48 hours and involves no lab or medical exam. Please note that we reserve the right to ask for more requirements or decline the application for insurance. Expedited underwriting requires an application, self-complete Part 2 application/Tele-app, and search of prescription database, Medical Information Bureau, and motor vehicle records. Note that annual premium amounts over \$150,000 for adults, and \$100,000 for ages 0-17, require traditional, standard underwriting, which may include medical and lab tests.

It's a different way to generate wealth.

Secure Wealth Plus is a new type of insurance solution, one that is specifically designed to enhance the policy's cash value accumulation, in addition to providing insurance protection. Different from other insurance solutions, Secure Wealth Plus provides meaningful cash value buildup during the first years of coverage. Designed to maximize the amount you can pay annually into your policy, this coverage gives you an attractive way to achieve tax-deferred growth on your discretionary assets for future needs. Best of all, because Secure Wealth Plus is built on a foundation of guarantees, your policy's cash value steadily builds value, so you don't have to worry about market fluctuations affecting your results.

Your opportunity for more.

You know that success—while rewarding—presents a unique set of challenges. You want to protect what you've worked hard for and those you care about. You may also be looking for more options when it comes to accumulating assets. But some assets work differently than others. For example, some investments are funded with after-tax dollars and are taxed on an annual basis. Other investments may be funded with pre-tax dollars and taxes are paid when those assets are distributed. Depending on your protection needs, you may be looking for options that offer tax-advantaged growth, without the income ceilings or contribution limits imposed by tax-qualified plans, such as 401(k)s, 403(b)s and Roth IRAs.²

New York Life's Secure Wealth Plus is built with your needs in mind, allowing you the flexibility to protect your loved ones while also accumulating assets which may be accessed tax-efficiently as your needs change.

Protect what's most important.

In addition to tax-efficient growth and the opportunity for tax-free access, Secure Wealth Plus helps you protect what matters most. Whether you want to leave a legacy for your loved ones, protect your business, or support your favorite charity, Secure Wealth Plus makes it easy by providing your beneficiaries with a life insurance benefit when you pass away. And because this life insurance benefit is generally free from federal income taxes, it can be an effective way to maximize the legacy you leave behind.





Benefit from access to tax-free income.

As your protection needs change, Secure Wealth Plus allows you to withdraw from your accumulated cash value at virtually any time you like—and in many cases on a tax-free basis.^{1,2} This makes Secure Wealth Plus an efficient and effective way to protect your loved ones while also setting aside money for life's other priorities:

- Generating supplemental income for retirement.
- Helping to pay for a child or a grandchild's education.
- Making improvements to your home.
- Investing in your family business.

Enhance your cash value with potential dividends.

With Secure Wealth Plus, you are eligible for additional growth potential through dividends. While dividends are not guaranteed, New York Life has paid them every year since 1854. When paid out, dividends have the potential to add significant value over time.

Enjoy a quick and easy approval process.

Secure Wealth Plus comes with expedited underwriting, which means the process is quick, easy, and hassle-free. The underwriting process takes just 24–48 hours³, so you can begin right away on the path toward meeting your financial goals.³

Put our knowledge and experience to work for you.

You can have complete confidence when you put your hard-earned dollars to work with New York Life, a company that has been keeping its promises and protecting America's families since 1845. Like you, we understand how to achieve and maintain success, and our sound business practices have helped us become America's largest mutual insurer⁴ and a perennial member of the prestigious Fortune 100.

Working with a financial professional can be a real plus.

Even the most financially savvy may need a little guidance from time to time. A New York Life financial professional will be happy to help evaluate your needs, answer any questions, and give you all the information you need to make the best possible decision for your financial future. There's no better time than the present, so get started today.

⁴ Based on revenue as reported by "Fortune 500 Ranked within Industries, Insurance: Life, Health (Mutual)," *Fortune*, 5/23/22. For methodology, please see <http://fortune.com/fortune500/>.



Solution Spotlights



Professionals | **Marcus and Alex (Ages 45 and 47)**

My husband and I are both in our mid-40s and have successful careers. We would like some additional insurance and are also looking for ways to potentially supplement our retirement funds. We've maxed out our traditional tax-advantaged accounts and our combined income is too high for other qualified programs. We are fairly risk averse, so we prefer steady, guaranteed growth—which is why our New York Life financial professional suggested Secure Wealth Plus. She showed us how this coverage met all our needs and would even help us leave money to a favorite charity whenever the time comes.



Entrepreneurs | **Vikram (Age 52)**

As an entrepreneur, I'm used to taking risks—but not when it comes to my daughter. We're doing just fine, but I'm a single dad and want to make sure that all her needs will be met—even if something happens to me. I am also looking toward retirement and need to build more assets that I can tap into in case my traditional retirement savings aren't enough. I asked my New York Life financial professional and he showed me how Secure Wealth Plus could give me the life insurance protection I need, while also accumulating cash value that I can use for important events like retirement, college—or someday a wedding. Best of all, my financial professional structured the policy to do all this without increasing my taxes or adding any risk. Plus, the fast and easy approval process freed me to focus on what's most important—my family.³



Business owners | **Susan (Age 41)**

It isn't easy running a family business. Sure, the hours are rough, but it's also the realization that there's so much riding on it. After all, it's not just my future that's at stake—it's my children's, too. That's why I was so happy to hear about Secure Wealth Plus. Since this policy offers lifetime protection, I know that it will be there to help my kids take over the business and ensure a smooth transition when I'm gone. Plus, it builds cash value quickly—with steady growth—that I can use to help keep my business running in case things don't go as expected. Either way, it sure helps me sleep better at night.

Note: These examples are designed to illustrate potential use cases and do not represent actual customers or customer experiences.⁵

⁵ An illustration will show you how Secure Wealth Plus could perform over time on a current and guaranteed basis. Contact your New York Life financial professional for assistance.

New York Life Secure Wealth Plus

Guarantees are based on the claims-paying ability of the issuer.

Neither New York Life Insurance Company nor its agents provide tax, legal, or accounting advice. Please consult your own tax, legal, or accounting professional before making any decisions.

In Oregon, the Secure Wealth Plus whole life insurance policy form number is ICC18217-50P (4/18).

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

www.newyorklife.com

15176.082022 SMRU1941059 (Exp.09.01.2024)

© 2022, New York Life Insurance Company. All rights reserved. NEW YORK LIFE and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

