

For a limited
time, earn

12%*

for the first year, and
6.0% each year thereafter.

On four or more life insurance premiums
funded through a **Premium Deposit Account.****

Making a single, lump sum payment to the Premium Deposit Account allows you to earn interest on assets in the account and provides a convenient way to prepay life insurance premiums.

In most jurisdictions, the Custom Whole Life form number is ICC18-217-50P (4/18).
State variations may apply.

* The first-year rate does not reflect the effective yield of your Premium Deposit Account, which will vary based on how long the premium-paying period is and will be lower than the first-year rate stated above.

** Premium Deposit Account (PDA) rates vary over time, but once the PDA Agreement is accepted, the PDA rate is fixed for the life of the Agreement. Interest earned on the Premium Deposit Account will be taxable. There may be early withdrawal fees if you withdraw funds from your PDA. A penalty may apply if the Premium Deposit Account is surrendered. Any interest earned on the PDA will be taxable and, subject to requirements, will be reported to you on IRS Form 1099-INT.

New York Life Insurance Company (NY, NY)

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