

# Custom Survivorship Whole Life can help diversify your portfolio.

## And the premium deposit account makes it even easier.

For long-term investors, the market provides the opportunity for significant asset growth. That said, no one can predict the future. That is why it is important to review your investment portfolio each year to determine if it is diversified enough to help achieve your financial objectives.

For some, a strategy to periodically preserve market gains from future downturns by transferring some of the portfolio growth into a permanent life insurance policy can work alongside other fixed-rate elements of your portfolio and provide peace of mind during turbulent economic conditions. A permanent life insurance policy offering flexibility, guarantees, and the opportunity for dividends known as Custom Survivorship Whole Life, is a solution you may want to consider.<sup>1</sup> As life insurance priorities shift, having access to cash value may become a valuable resource.



## Custom Survivorship Whole Life insures two lives and pays a death benefit after the second person passes away. It also provides you the flexibility to choose the number of premium payments you make. It is a fixed asset that can:

- Fulfill life insurance needs
- Potentially offset portfolio losses through surrenders of paid-up additions during years of negative portfolio performance
- Provide tax diversification

When you have a permanent life insurance need, repositioning some of your investable assets to Custom Survivorship Whole Life is easier and more attractive than ever with the Premium Deposit Account.<sup>2</sup> This account is a simple way to fund a new Custom Survivorship Whole Life policy with a one-time payment. It lets you prepay up to 14 annual premiums while lowering your out-of-pocket costs with the interest you earn on your deposit.

## How it works:

Reposition investment portfolio gains to PDA at a competitive fixed interest rate



And fund a lifetime of protection and opportunity for dividends with Custom Survivorship Whole Life

Neither New York Life nor its agents offer legal or tax advice, and clients should consult their legal or tax advisors to find out all of the personal tax implications of purchasing life insurance.

<sup>1</sup>Guarantees of such a policy are based on the claims-paying ability of the issuer.

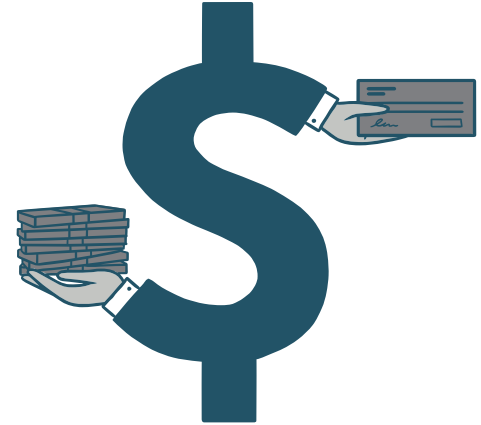
<sup>2</sup>PDA rates vary over time, and interest paid on the PDA is taxable.

For presentation to the public only by registered representatives.

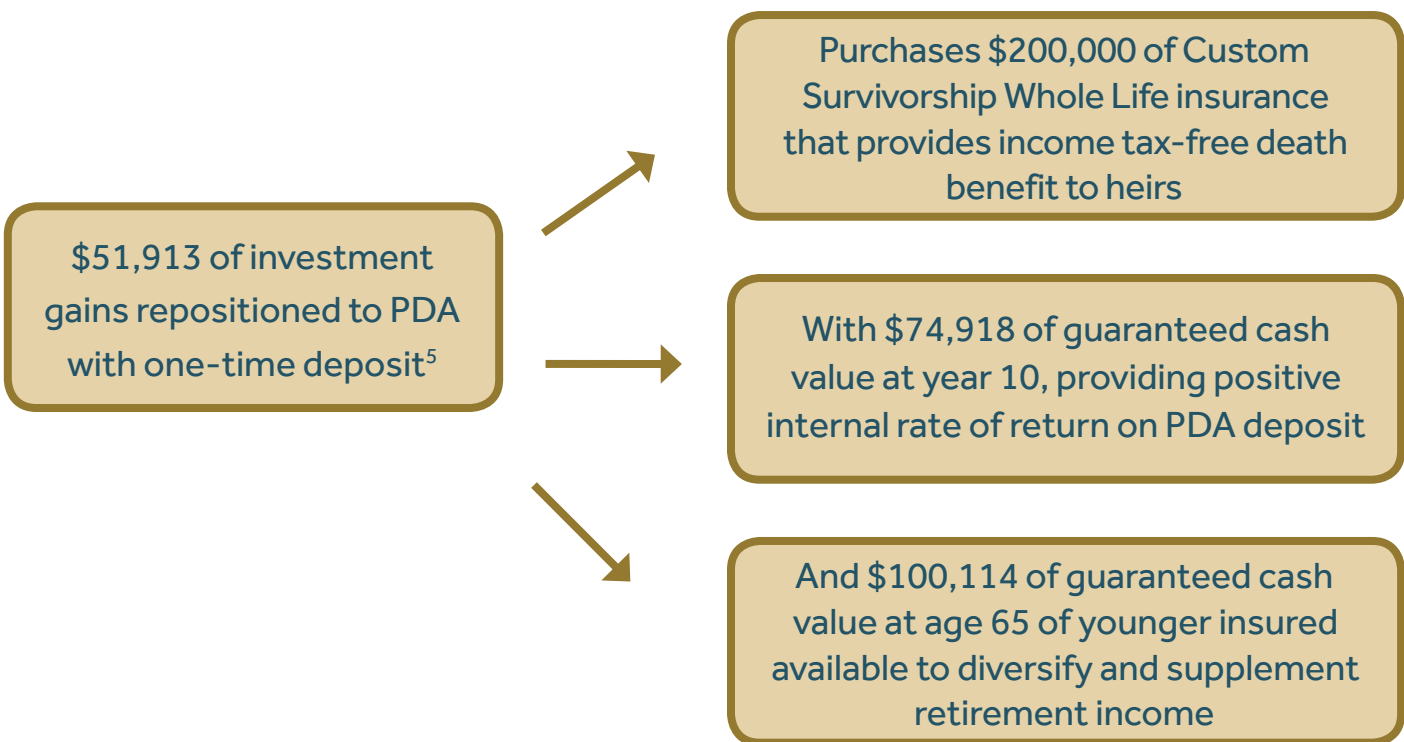


## Benefits of having Custom Survivorship Whole Life in a portfolio:

- Permanent, lifetime coverage, paid up with one lump sum with the PDA
- Steady growth in your policy's cash value that may help lower your overall portfolio risk
- Cash value accumulation that builds over time and can be used to supplement retirement income<sup>3</sup>
- Opportunity for dividends to help grow cash value over time, and life insurance coverage even more<sup>4</sup>
- Tax-free loans and surrenders<sup>3</sup>



## How it can work:



<sup>3</sup>Accessing the cash value will reduce the total death benefit and available cash surrender value, and loans involve interest payments.

<sup>4</sup>Dividends are not guaranteed.

<sup>5</sup>Hypothetical example for illustrative purposes only. Age 50 male, Select Preferred and Age 45 Female, Select Preferred. 10-pay Custom Survivorship Whole Life. All values guaranteed, including the Premium Deposit Account, 12.00% crediting rate in year one, 6.00% thereafter. Rates are subject to change and actual results will vary and may be more or less favorable. A penalty may apply if the PDA is surrendered. Other rate classes are available. Life insurance applications are subject to underwriting.

In most jurisdictions, the policy form number for New York Life Custom Survivorship Whole Life is ICC18219-100P. State variations may apply.

### New York Life Insurance Company

51 Madison Avenue  
New York, NY 10010  
[www.newyorklife.com](http://www.newyorklife.com)

AR09841F\_CSWL.122023 SMRU5030374 (Exp.12.13.2025)

For presentation to the public only by registered representatives.