

Work hard.
Be rewarded.
Make a difference.

Bring your career to life at New York Life.



The Company You Keep[®]

What's your definition of a day well spent?

What does a career need to offer you in order to make it the right one?

At New York Life, we believe it's possible to get ahead and do the right thing. This belief shows in how we do business. It shows in the way we approach families to help bring them vital protection. And it shows in the people we partner with.



They're people who measure success not only by monetary value, but also by quality of life—and that means both their own lives and the lives of those they touch.

Can you make a very comfortable living as a New York Life financial professional? Absolutely. It's one of the top reasons Agents like working for us. But we can also show you a sense of satisfaction and teamwork that is quite rewarding.

We've been standing by our word since 1845. Generations of Agents and clients can back that up.



Financial growth?
Personal satisfaction?
Opportunity to advance?
The career of a lifetime?
Check. Check. Check.
Double underline.

Before we begin, you should know that being a financial professional at New York Life isn't a regular job. Instead of working on Wall Street or some faraway trading floor, you'll be a real part of your clients' lives—holding meetings around kitchen tables or at a family business. And you'll have to be ready to help your clients at any time—sometimes in moments of great need.

This career isn't for everyone, but the best New York Life Agents will tell you that there's nothing else like it.

Successful Agents at New York Life come from many different cultures and backgrounds, but when we come together, we refer to ourselves as the "NYLIC family." We are one team because we all like to have fun, work hard, and support each other. We combine camaraderie with a competitive spirit. Within each office, everyone pulls for everyone else to achieve his or her individual goals, and we all enjoy a wide variety of rewards and recognition.

Most New York Life Agents have dreams like yours. And life stories nothing like yours. That's what makes our Company a fascinating place to build your career. Everyone's background is unique.

Some arrive with the ink barely dry on their college diploma. Many are seasoned veterans of other industries, eager to take a new path.

What does everyone have in common?

The determination to succeed. The work ethic to do it. The passion for new ideas that lead to success. The gut feeling that our Company is simply the right place to be. We have a feeling that you'll feel the same way.

Because when you join forces with New York Life, it's not about where you've come from. It's about where you want to go.

You can choose the markets you serve and then build your practice as far and as fast as you want. Management helps you reach your full potential while leading the team to reach company goals. We often encourage Agents to work together, but don't require it. By doing so, you'll benefit from your co-workers' experiences and different expertise.

Either way, we'll give you the training and tools to help you reach a very achievable goal: at least 100 new clients every year. So you'll always know precisely where your career stands. With the right mix of skill and enthusiasm, you can generate significant earning power.

You'll also enjoy a generous compensation plan, including commissions, and that growing rarity in today's working world: a full pension.

A pension is vitally important when you retire—and it's one major way we show our Agents our commitment to a shared future. Our traditional, defined benefit pension plan will provide you with income for life, based on your sales over the course of your career.* Your benefits package also includes a 401(k) plan with a Company contribution based on eligible commissions and a wide selection of health and welfare benefits.

Being an Agent is all about helping people assess and achieve their financial goals. You'll find clients, meet with them, gather information about their financial situations, and create solutions that help meet their needs. You'll have to be a good listener, stay well-informed, care about the clients you serve, and build relationships based on trust.

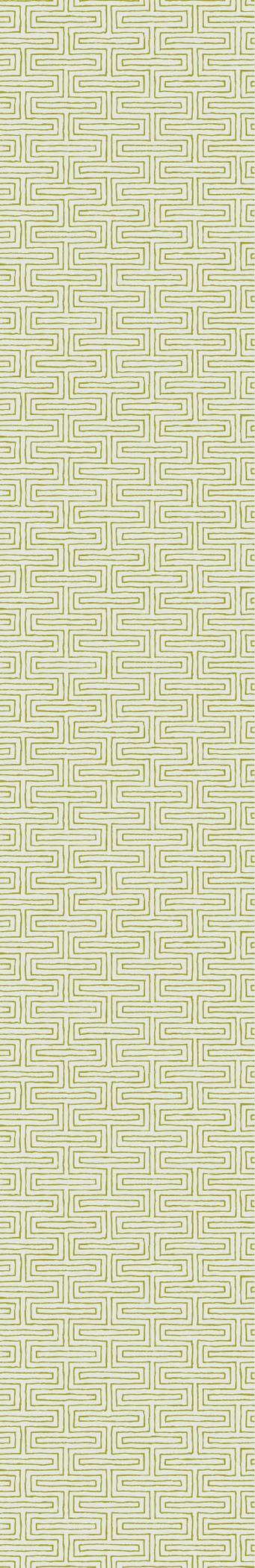
Relationships don't end when the sale is made. In fact, it's just the beginning. By staying in touch and developing deeper relationships with your clients, you will be there for them as their families grow and their financial needs and goals change.

Building strong relationships and networking within your community and clientele, can help you reach more clients and grow your business.

If we could only tell you three things about being an Agent:
It's about relationships,
It's about relationships,
It's about relationships.

Clients trust their New York Life Agent because they know their New York Life Agent.

*Certain eligibility requirements apply. Monthly payments are determined by your pensionable earnings, years of service, age, and the forms of payment you choose.



Look your clients in the eye. Offer a firm handshake. Keep your word, no matter what.

Your edge starts with NYLIC University.

Don't know everything about selling insurance? That's fine. NYLIC University has become a touchstone for many New York Life careers. It's where seasoned Agents hone their skills and stay ahead of the curve. It's also where new Agents spend up to three years learning the ropes, during a program that typically looks like this:

Train Up. (Months 1–6)

You'll immerse yourself in sales training. We'll help you get your insurance licenses and introduce you to our products, and we'll teach you tools and techniques for working with clients. By the time you leave, you'll know exactly how to listen between the lines to help clients plan their best future. And while you are training in the classroom, you also will be prospecting, selling, and earning a living.

Focus In. (Months 7–36)

You'll learn about life insurance marketing and the in-depth technical knowledge that gets an Agent up and running. You have the option to start concentrating on specific insurance markets—business, cultural, women's, retirement, and others—as you develop the confidence and expertise that will help your career soar.

Keep Learning. (Ongoing)

Established Agents can come back any time for specialized and supplementary training. We make sure you have the tools you need to keep ahead of the curve and take on any new challenge you set your sights on.

NYLIC University also offers stand-alone classes and home study courses. For many, we even provide tuition reimbursement. That makes NYLIC University not only an essential place for advancing your career, but also a very smart deal.

Four very good reasons to bring your future to New York Life.

When you build a career in insurance and financial services as a New York Life Agent, you can:

- 1. Get rewarded**
Enjoy a comfortable income synchronized to your talents and abilities. Take your pick of career paths as an Agent, Manager, or business owner, and follow a clear, merit-based path throughout our Company.
- 2. Look to the future**
Fine-tune your future with a compensation program that puts you in control. Cushion your retirement thanks to New York Life's traditional pension plan.
- 3. Grow and thrive**
Build your skills with our extensive learning resources and smart business tools.
- 4. Make a difference**
You'll make a real impact on your community as you help bring peace of mind to the families and businesses you'll serve.

How can we support you in starting your next phase?

To hear from Agents already in the field about what it's like to work at New York Life, visit us at www.newyorklife.com/careers.





New York Life Insurance Company

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