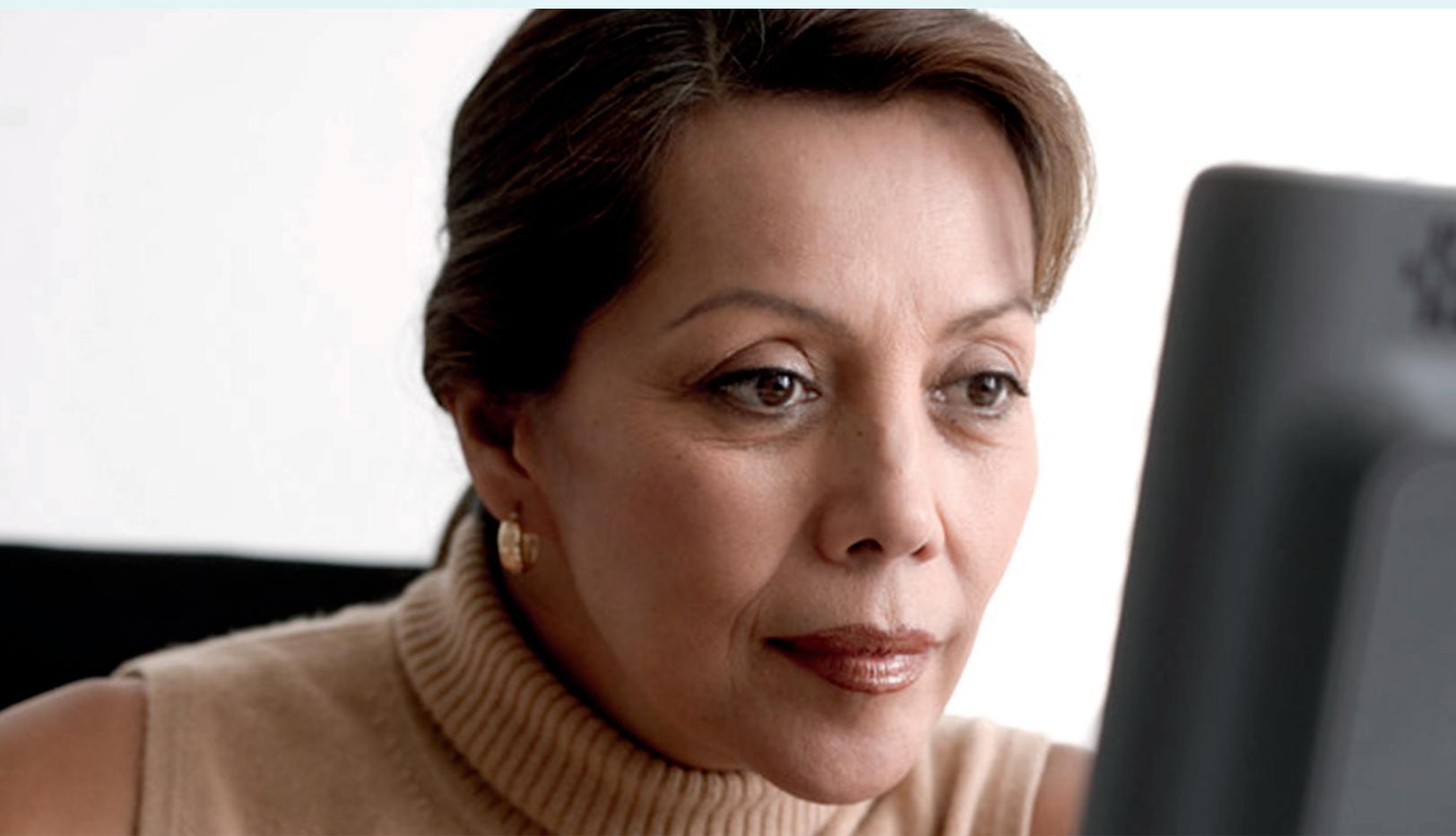


# Quick. Convenient. Straightforward.

Steps for registering on [newyorklife.com](https://www.newyorklife.com) to access your account and making a premium payment online



The Company You Keep®

# You have a choice when determining which product is right for you.

## Now, you also have a choice for service.

### An overview of online service for New York Life clients

**Online service is available at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc)**

Our service website is accessible every day of the week. You can:

- ✓ **Perform service transactions**, including:
  - Pay billed premiums<sup>1</sup>
  - Pay your premium by loan or dividend<sup>2</sup>
  - Change your billing frequency<sup>3</sup>
  - Change bank account information for existing Check-O-Matic arrangements
  - Change your mailing address, email address, and/or phone number
  - Change your beneficiary<sup>4</sup>
  - Request a loan or dividend withdrawal<sup>2</sup>
  - Change future premium allocations or transfer funds among investment divisions<sup>5</sup>
  - Update your Investor Profile<sup>6</sup>
  - Report a death
- ✓ **Download service forms**
- ✓ **View the Account Summary** for an overview of your New York Life portfolio
- ✓ **See policy details**, such as:
  - Cash, loan, and dividend values
  - Premium payment information
- ✓ **View correspondence, such as documents and statements**, including:
  - Quarterly statements<sup>5</sup>
  - Consolidated statements
  - Annual policy summaries
  - Premium notices
  - Federal income tax forms
- ✓ **Subscribe for eDelivery and receive correspondence electronically**, including:
  - Annual privacy notices and annual policy summaries
  - Tax forms
  - Prospectuses
  - Annual reports and semi-annual reports
  - Quarterly statements<sup>5</sup>
  - Consolidated statements
- ✓ **Contact an Agent or Registered Representative**

### You're on the go and so are we!

For clients who want quick and easy access to their policies on the go, we've got you covered. You can access information wherever needed from your smartphone or tablet.

From your mobile device, go to [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc) to be automatically directed to our mobile-friendly site. Then, just enter your user name and password.

<sup>1</sup>Applies to premium payment amounts under \$50,000 for Whole Life, Term Life, Universal Life, and Target Life policies.

<sup>2</sup>Applies to whole life products.

<sup>3</sup>Term and whole life products only.

<sup>4</sup>A Change of Beneficiary form will still be required for some beneficiary transactions, such as those for trusts, corporations, riders, and certain products.

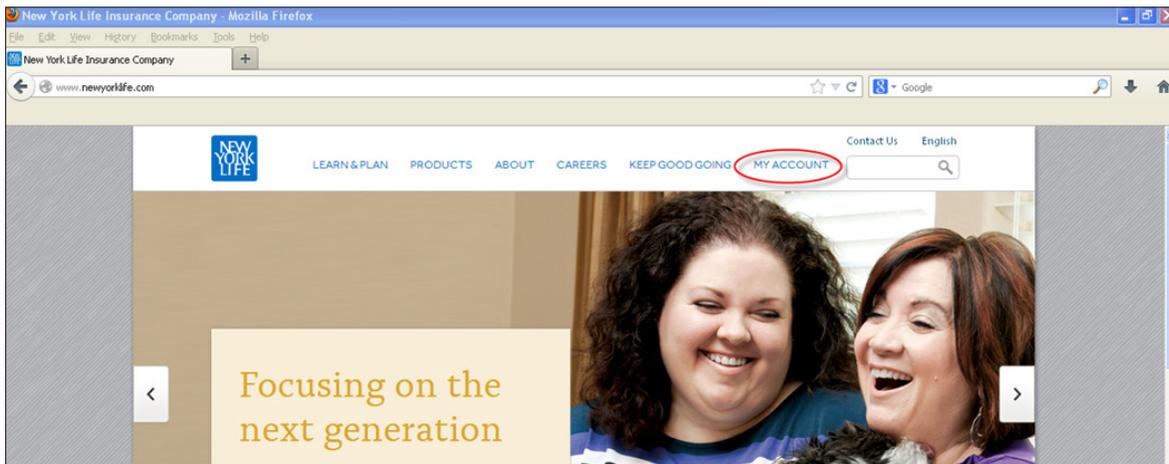
<sup>5</sup>Applies to variable products.

<sup>6</sup>Applies to variable life and annuity policies, MainStay mutual funds, and NYLIFE Securities AdviserOne brokerage accounts.

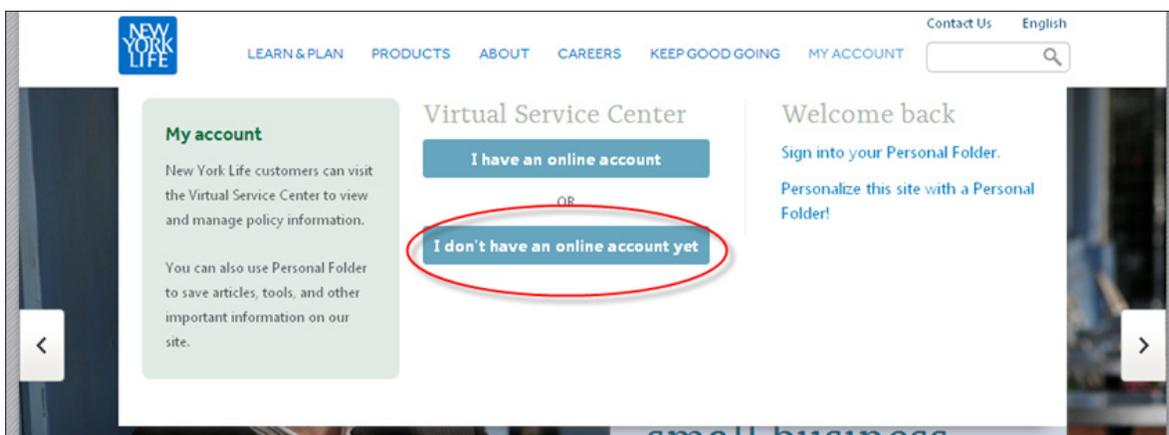
# My Account registration on newyorklife.com and completing an online premium payment

Please note that if you are already registered for My Account on newyorklife.com, please skip ahead to step 7 on page 6 for instructions on how to make a premium payment online.

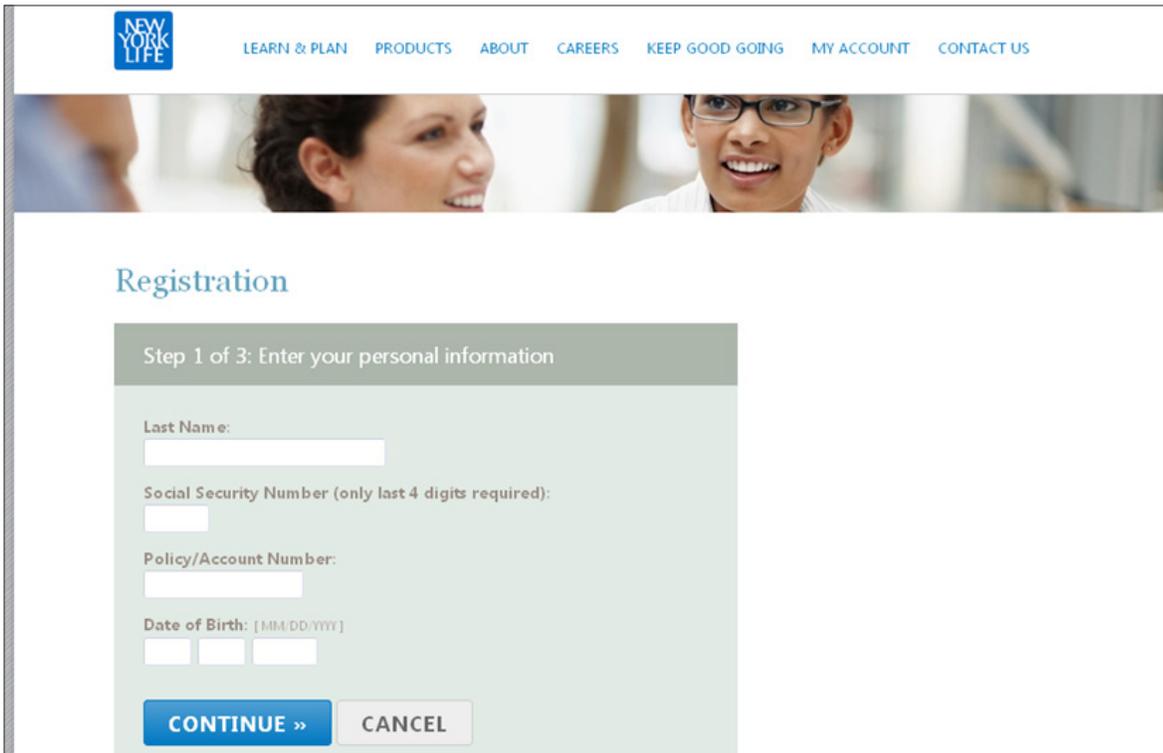
1. Visit [www.newyorklife.com](http://www.newyorklife.com) and click on "My Account"



2. Select "I don't have an online account yet"

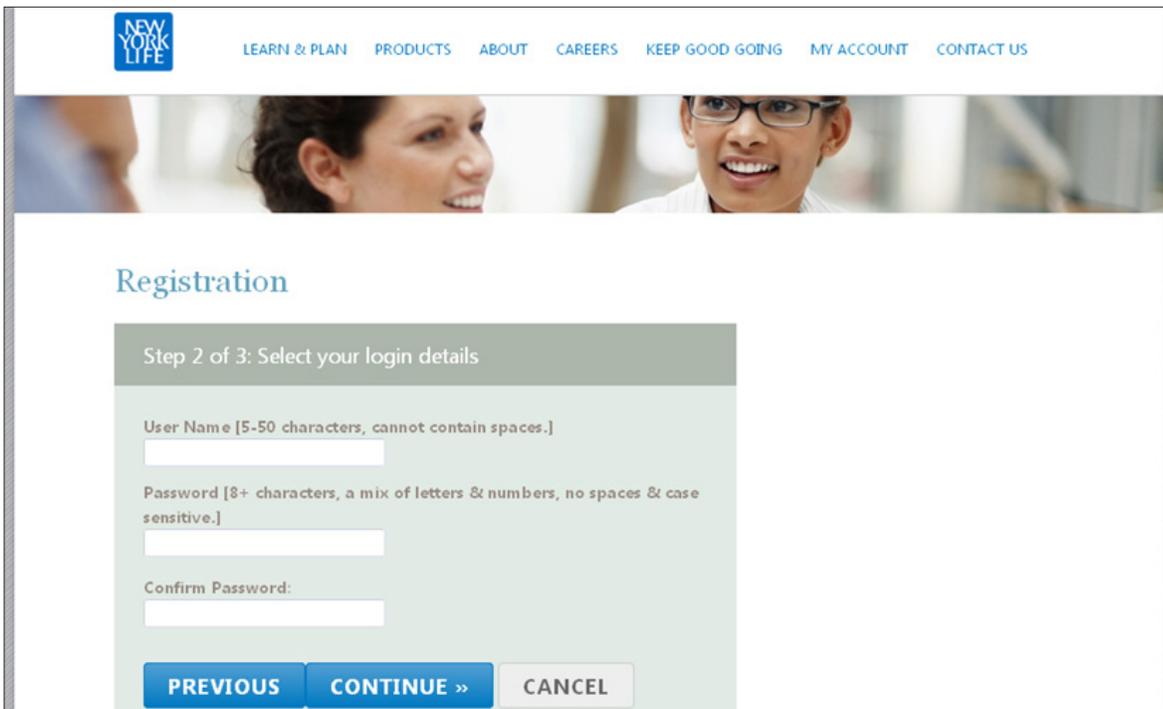


3. Enter your last name, Social Security number, policy/account number, and date of birth. Then, click on "Continue"



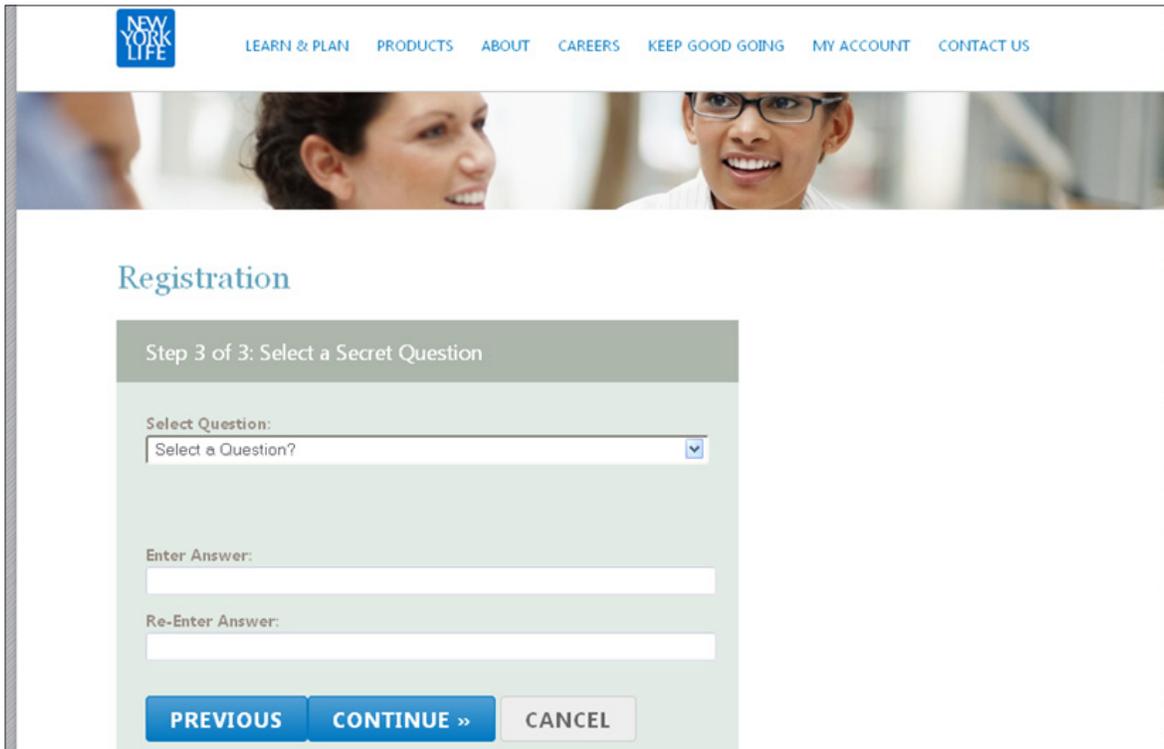
The screenshot shows the New York Life website header with navigation links: LEARN & PLAN, PRODUCTS, ABOUT, CAREERS, KEEP GOOD GOING, MY ACCOUNT, and CONTACT US. Below the header is a banner image of two people smiling. The main content area is titled "Registration" and contains a form for "Step 1 of 3: Enter your personal information". The form fields are: Last Name (text input), Social Security Number (only last 4 digits required) (text input), Policy/Account Number (text input), and Date of Birth (MM/DD/YYYY) (three separate text inputs). At the bottom of the form are two buttons: "CONTINUE >>" and "CANCEL".

4. Enter a user name and password. Reenter the password. Then, click on "Continue"



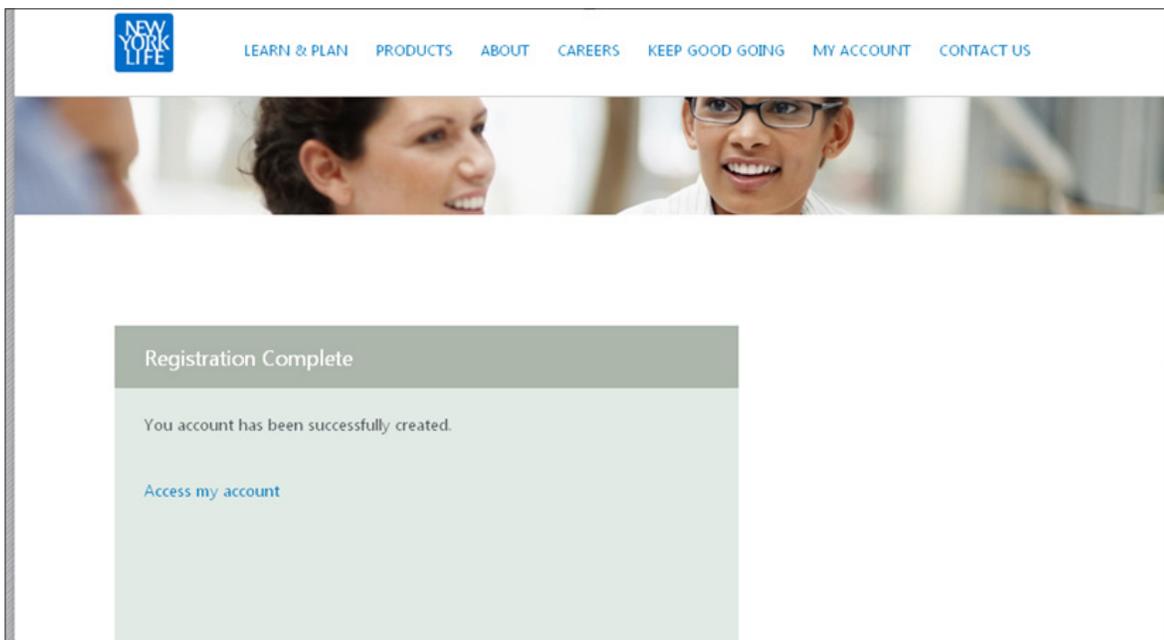
The screenshot shows the New York Life website header with navigation links: LEARN & PLAN, PRODUCTS, ABOUT, CAREERS, KEEP GOOD GOING, MY ACCOUNT, and CONTACT US. Below the header is a banner image of two people smiling. The main content area is titled "Registration" and contains a form for "Step 2 of 3: Select your login details". The form fields are: User Name [5-50 characters, cannot contain spaces.] (text input), Password [8+ characters, a mix of letters & numbers, no spaces & case sensitive.] (text input), and Confirm Password (text input). At the bottom of the form are three buttons: "PREVIOUS", "CONTINUE >>", and "CANCEL".

5. Select a secret question from the drop-down bar and then enter and reenter an answer. Click on "Continue"



The screenshot shows the New York Life website header with the logo and navigation links: LEARN & PLAN, PRODUCTS, ABOUT, CAREERS, KEEP GOOD GOING, MY ACCOUNT, and CONTACT US. Below the header is a banner image of two people smiling. The main content area is titled "Registration" and displays "Step 3 of 3: Select a Secret Question". The form includes a "Select Question:" dropdown menu with "Select a Question?" as the selected option, two text input fields for "Enter Answer:" and "Re-Enter Answer:", and three buttons at the bottom: "PREVIOUS", "CONTINUE >>", and "CANCEL".

6. Click on "Access my account"



The screenshot shows the New York Life website header with the logo and navigation links: LEARN & PLAN, PRODUCTS, ABOUT, CAREERS, KEEP GOOD GOING, MY ACCOUNT, and CONTACT US. Below the header is a banner image of two people smiling. The main content area is titled "Registration Complete" and displays the message "You account has been successfully created." Below the message is a blue link that says "Access my account".

If you already have access to your account on [newyorklife.com](http://www.newyorklife.com), please log in by [clicking here](#) and continue below to step 7 to learn how to make a premium payment online.

If you experience difficulty with the above link, please copy and paste the following URL into your web browser:

<http://www.newyorklife.com/vsc>

7. Once you have logged in, you will be brought to the General Policy Information screen, which will display a "Make A Payment" link if a bill is available. You will only see this link if a bill is due. To proceed with a payment, click that link.

Virtual Service Center

Account Summary | FAQs | Contact Us

Insured / Annuitant: [Redacted]  
Policy Number: 398 [Redacted]

Contact Agent/Registered Rep

General Policy Info

Policy Values

Premium Payment Info

Rider and Benefit Info

View Statements

Service Forms

Report a Death

Update Login Info

**Sign Up for New York Life eDelivery. Go GREEN.**

**General Policy Information**

Owner: [Redacted]

**Contact Information**

[Redacted]

[Update Address/Phone](#)

**User Name**

T991181425

[Update Login](#)

**Email**

None

[Add an Email Address](#)

**Document Delivery**

US Mail

[Update Document Delivery](#)

All information is quoted as of 03/26/2013.

Policy Type	Whole Life Insurance
Policy Status	Active
Policy In Force Since	05/15/2012
Anniversary Date	05/15/2012
Policy Face Amount	\$50,000.00
Premium Paid to Date	01/15/2013
Frequency of Payment	Proportionate
Premium Amount	\$97.67 <a href="#">Make A Payment</a>

8. On the next screen, you will select the bills to pay (see the red arrow) and click "Continue"

Virtual Service Center

**Make a Payment**

Step 1 of 3: Enter Payment Amount(s) for Policy 398 [Redacted]

**Past Due Bill**

Your January bill is past due and requires payment. Bills more than 31 days past due may result in a lapse in your policy.

Select Bill(s) to Pay: \*

Select	Bill	Due Date	Amount	
<input checked="" type="checkbox"/>	January Bill	01/15/2013	\$97.67	<a href="#">details</a>
	<b>Total:</b>		<b>\$97.67</b>	

**Please Note:**

- If you make your payment before 8:00 p.m. Eastern Time, Monday - Friday, it will post to your policy that day.
- If you make your payment after 8:00 p.m. Eastern Time, it will be posted the next business day.

**Continue** **Cancel**

9. You will now be prompted to choose your bank, if you already have bank account information on record. If you have more than one bank account on record, you will need to select which bank account you would like to use for the payment before continuing (see the red arrow).

If no bank is on record, you must add a new bank by providing your banking information (see the yellow arrow).

**Virtual Service Center**

Make a Payment

Step 2 of 3: Select Bank Information For Payment On Policy 398

Select a Bank \*

Note: Only one bank account may be used per transaction.

Bank Name	Bank Type	Account Number	Remove
<input type="radio"/> KEARNY FEDERAL SAVINGS BAN	Savings	XXXXXXXXXXXXX3	Remove
<input type="radio"/> KEARNY FEDERAL SAVINGS BAN	Savings	XXXXXXXXXXXXX77	Remove
<input type="radio"/> KEARNY FEDERAL SAVINGS BAN	Checking	XXXXXXXXXXXXX66	Remove
<input type="radio"/> KEARNY FEDERAL SAVINGS BAN	Checking	XXXXXXXXXXXXX44	Remove
<input type="radio"/> KEARNY FEDERAL SAVINGS BAN	Checking	XXXXXXXXXXXXX22	Remove

Add a Bank

New Bank \*

Account Holder's Name: [Redacted]

Account Type:  Checking

Routing Number: [Redacted]

Account Number: [Redacted]

Re-Enter Account Number: [Redacted]

Continue Cancel

NOTE: You must own the bank account being used to pay your policy. Incorrect bank information may result in fees or penalties incurred by drafting from an unauthorized or non-existent account. Bank information is saved for future use.

10. You will then be brought to the e-Signature page. This page is designed to replace a wet signature on a form, and the information shown will be used as your authorization to process a debit to your bank account. Please click "Submit" to continue.

	January Bill (Due 01/15/2013)	Total
Premium Amount	\$97.67	= \$97.67

**Banking Information**

Account Holder's Name: [Redacted]

Account Type: Checking

Routing Number: [Redacted]

Account Number: [Redacted]

Bank Name: KEARNY FEDERAL SAVINGS BAN

**Authorization for ONE-TIME Direct Payment Via ACH (ACH Debits)**

Direct Payment via the Automatic Clearing House ("ACH") is the transfer of funds from a consumer account for the purpose of making a payment.

I hereby authorize New York Life Insurance Company, New York Life Insurance and Annuity Corporation, or NYLIFE Insurance Company of Arizona ("New York Life") to electronically debit my deposit account for a one-time payment as designated above, using ACH (the "Authorization"). The Authorization will not schedule any repeating drafts beyond this one-time payment. The bank account information I enter will be retained for future payments I choose to submit at www.newyorklife.com/vsc. Should any such debit be returned due to Insufficient Funds or Uncollected Funds, New York Life will send a letter describing the reason for the failed draft, and the due date of the balance of premium.

I understand that in order for the Authorization to be processed on the same day that it is requested, it must be submitted before 8:00 p.m. Eastern Time (Monday through Friday). I understand that if the Authorization is submitted after 8:00 pm Eastern Time (Monday through Friday), on a weekend or holiday, it will be processed on the next business day. You may cancel a pending payment until 8:00 p.m. Eastern Time on the date the payment is scheduled to be processed by visiting www.newyorklife.com/vsc. It is possible that New York Life may not be able to honor this Authorization if the transaction has already been processed. I further understand that the origination of ACH transactions to my account must comply with all applicable laws.

I have verified that all of the information above is correct.

By clicking Submit, I agree to send my request and be bound by and comply with the terms of the Authorization, and my account will be debited.

Submit Cancel/Modify

# 11. Lastly, the confirmation screen will appear. The payment will be processed at this stage.



**Payment Confirmation**

**Thank you**  
March 26, 2013

This payment will be processed 03/26/2013. The draft from your bank will occur within 1-5 business days.

Your confirmation number is 311: [REDACTED]

	January Bill 01/15/2013	Total
<b>Premium Amount</b>	\$97.67	\$97.67

**Banking Information**

Account Holder's Name:	[REDACTED]
Account Type:	Checking
Routing Number:	[REDACTED]
Account Number:	XXXXXXXXXXXX44
Bank Name:	KEARNY FEDERAL SAVINGS BAN

**AUTHORIZATION FOR ONE-TIME DIRECT PAYMENT VIA ACH (ACH DEBITS)**  
*Direct Payment via the Automatic Clearing House ("ACH") is the transfer of funds from a consumer account for the purpose of making a payment.*

I hereby authorize New York Life Insurance Company, New York Life Insurance and Annuity Corporation, or NYLIFE Insurance Company of Arizona ("New York Life") to electronically debit my deposit account for a one-time payment as designated above, using ACH (the "Authorization"). The Authorization will not schedule any repeating drafts beyond this one-time payment. The bank account information I enter will be retained for future payments I choose to submit at [www.newyorklife.com/vsc](http://www.newyorklife.com/vsc). Should any such debit be returned due to Insufficient Funds or Uncollected Funds, New York Life will send a letter describing the reason for the failed draft, and the due date of the balance of premium.

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