

## Kevin A. Joy



### Managing Director

Kevin is Managing Director with NYL Executive Benefits LLC (NYLEX Benefits), a subsidiary and the executive benefits consulting arm of New York Life Insurance Company, a Fortune 100 company. New York Life is the largest mutual life insurance company in the United States, with an enviable 164-year history. New York Life, combined with its affiliates, had \$249.1 billion in assets under management\* at December 2008. New York Life has the highest ratings from the leading independent ratings agencies, including A.M. Best (A + +), Moody's (Aaa), Standard and Poor's (AAA) and Fitch (AAA) for financial strength as of 3/17/09.

NYLEX Benefits specializes in the design, implementation, financing and providing of ongoing administrative support of supplemental executive benefits programs.

Kevin has more than a decade of experience providing investment management services to both institutional investors and high net worth individuals for Goldman Sachs & Company where he was a Vice President and Regional Director in the Investment Management Division. Prior to his roles with Goldman Sachs, Kevin spent several years as an Advisory Client Manager for IBM.

Kevin received his MBA in Finance from the Olin School of Business at Washington University where he served as an ex-officio member of the university's Board of Trustees. He is also a graduate of Carnegie Mellon University where he holds degrees in Mechanical and Biomedical Engineering from the Carnegie Institute of Technology.

Kevin, his wife, Susan, and their two children Sydney and Jillian reside in Milwaukee, WI.

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\*Assets Under Management consists of assets of the Company's domestic and international insurance operations and assets the Company manages for third party investors, including mutual funds and pension plans.