

## Jay F. Lubin



### Executive Vice President

Jay is Executive Vice President of New York Life 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.

Prior to NYLEX Benefits, Jay served as Executive Vice President and Chief Operating Officer of Clark/Bardes Partners, the successor to Insurance Alliances Group, Inc., of which he was a cofounder. Before Insurance Alliances Group, Jay served as Assistant Vice President and Division Director for Mutual Life Insurance Company of New York (MONY), and as Chief Operating Officer of MONYAIR. Prior to that, Jay held positions as Vice President of American Operations Corporation, Washington, DC; Director of Facilities & Transportation and General Manager of Terminals for Pacific Resources, Inc., Honolulu, Hawaii; Program Director, US Department of Energy, Washington, DC; and Director of Tanker Distribution, Defense Fuel Supply Center, Alexandria, Virginia. Jay's background includes computer systems design and development, management consulting, logistics, marine transportation, and petroleum supply and distribution.

Jay is a graduate of Rensselaer Polytechnic Institute, has an MS in Administration from George Washington University, and is an affiliate member of the American Society of Pension Actuaries (ASPA). In addition, Jay has served in numerous other leadership roles, including:

- Captain, United States Navy Reserve, (Retired)
- Past Chairman, Scatacook District, Connecticut Yankee Council, Boy Scouts of America
- Member of the Executive Board, Connecticut Yankee Council, Boy Scouts of America
- Scoutmaster Emeritus, Boy Scout Troop 76

An outdoor enthusiast, Jay, his wife Linda, and their two children reside in Ridgefield, Connecticut.

\*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.