Helping you through this difficult time.

New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)

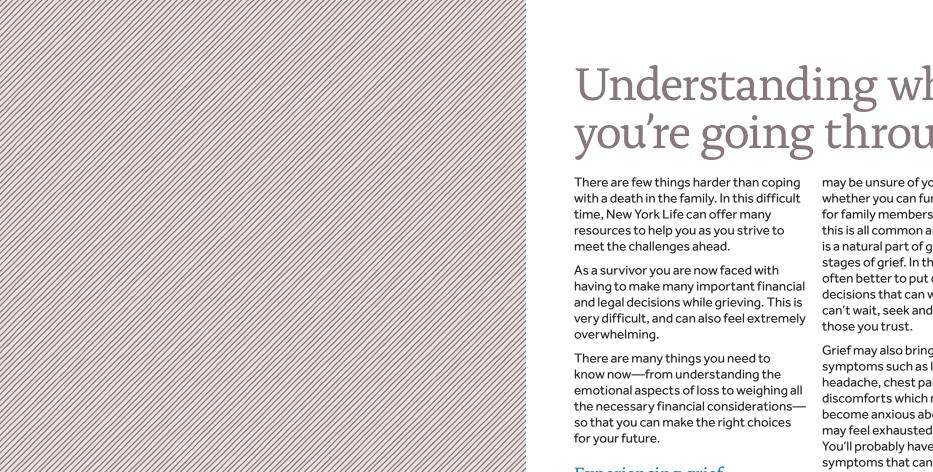
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Understanding what you're going through.

Experiencing grief.

There are several new things you may be feeling. One common reaction among survivors is to be so overwhelmed that you can't accept your loved one has died. Your sadness can be so profound that you become confused and have difficulty concentrating, remembering, or processing information. Simple decisions may be very hard to make without assistance; important decisions may feel impossible to tackle. You

may be unsure of yourself or question whether you can function at work or care for family members. Understand that this is all common and temporary. This is a natural part of going through the stages of grief. In this state, it is okay and often better to put off making the big decisions that can wait. For things that can't wait, seek and accept help from

Grief may also bring a range of physical symptoms such as loss of appetite, headache, chest pain, or other discomforts which may cause you to become anxious about your health. You may feel exhausted, yet unable to sleep. You'll probably have a number of new symptoms that can be easily mistaken for illness.

Please realize that these reactions are common and are likely just part of the grieving process. Try not to worry about it, and understand that what you're going through is normal yet can be different for everyone. Allow yourself to experience the grief and try not to judge how you're doing. And please seek help if you have any reactions that you feel may put you at risk of harming yourself.

This material is being provided for informational purposes only. Neither New York Life nor its agents provide legal, tax or accounting advice. Please contact your own advisers for this advice.

A simple checklist to keep in mind.

Be good to yourself.

You may not feel hungry or thirsty, but be sure to eat and drink, and get plenty of rest. Allow yourself to take time off from work. And please avoid drinking alcohol or using drugs. These attempts at coping with the pain can only add more problems.

Take care of your children and other family members.

Children, even when they are very young, have many of the same reactions as adults when someone they care about has died. But children may not clearly understand what death means, and they don't have the life experience and coping skills of adults. Children may be more likely to feel extremely guilty for no logical reason.

We understand that talking with children about death and helping them understand and cope is very difficult when you are also grieving. Ask others to help you with this important task. New York Life offers many resources to assist with this. The New York Life Foundation has a free booklet: After a Loved One Dies—How Children Grieve and How Parents and Other Adults Can Support Them. Ask your New York Life Agent to

give you a copy or you can download it at http://www.achildingrief.com.

Be tolerant of family and friends.

Those close to you may react very differently than you'd expect. What they say or how they behave may disappoint you or strike you as inappropriate. Some people don't know how to start talking about their feelings while others don't know how to stop. Some seek companionship and intimacy while others may need to be alone. It's important to tell the people you care about how you are doing and what you think might be helpful to you. Encourage them to do the same. Friends and family may want to be there for you, but don't know what to say or what to do. They may avoid talking to you about your loss or even avoid visiting or calling. They may say or do things that are not helpful, even though they mean well. Try not to take anything too personally. Here are some ways to let people know what you need:

 Be specific about what they can do.
 "It would help me so much if you would arrange for the house to be cleaned."
 "Can you drive my mother to her doctor's appointment tomorrow?"

- Set limits when you want to. It's fine to say, "I really appreciate your offer to help, but right now I just need to be by myself. I'll call you back when it's a better time for me to talk."
- Use an intermediary. Ask someone to organize helpers.
- Make a "wish list." Write down tasks that you'd like some help with. When people offer to help, show them a list and let them choose something.

Accept help from others.

There are a number of places you can turn to for assistance after someone you love has died:

- Trustworthy friends and family members
- Your primary health care provider
- A faith group or faith-based professional
- Bereavement support groups*
- Counseling services and mental health professionals

Ask your New York Life Agent for information and resources.

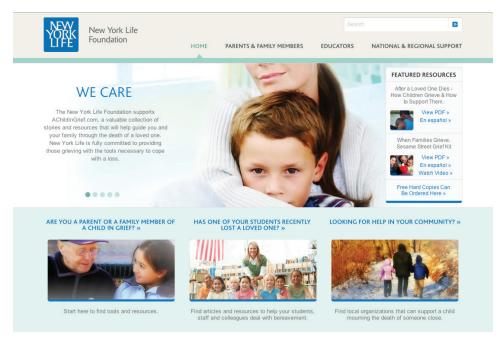
New York Life has many materials that provide advice and support. Your New York Life Agent may also help you learn about programs in your community that are available to you.

Give yourself the time you need to recover.

Grief can feel overwhelming. It may seem as if nothing will ever seem right again, but know that grief is a process and it does get better over time. It won't always be this hard to deal with. The sense of loss may persist, but it should become more bearable.

^{*} A comprehensive, state-by-state resource list can be found in the resource section of http://www.achildingrief.com.

Additional resources



The New York Life Foundation

www.achildingrief.com

This site is supported by New York Life. It has printed materials and many resource links to help in this difficult time. Some of what you would find on this website are listed below.

After a Loved One Dies Booklet

The National Bereavement Resource Guide
This lists many services available to you—state by state.

The National Alliance for Grieving Children www.nationalallianceforgrievingchildren.org

Bereavement Camps for kids ages 7-17

Comfort Zone Camp

www.comfortzonecamp.org

The Moyer Foundation — Camp Erin www.moyerfoundation.org

Steps to take when a loved one dies.

1. Contact a funeral director.

Following the death of a loved one, families usually rely on a funeral director for guidance. A director can help make arrangements for funeral services and burials. He or she also can provide multiple certified copies of the death certificate (you'll need them for credit card companies, mortgage lenders, insurance claims, etc.).

2. Locate important papers.

Remember to check safe-deposit boxes. Aside from any insurance policies, look for business agreements, bank books, securities certificates, real estate deeds, wills; recent copies of income tax return forms, W-2 forms, other records of earning; Social Security number; marriage and birth certificates; military discharge papers and/or Veterans Administration claim number; automobile registration; and installment payment books.

3. Contact professionals like your attorney, accountant, or financial advisor.

When a loved one dies, you should seek legal advice on matters such as a will. Also, the disbursement of the insured's business and estate assets and the drawing up of a will for the widow or widower will require immediate attention. Or, you may need the assistance of a financial advisor who deals in investments, estate settlements and household finances.

4. Notify the post office of the death.

Also, go through the deceased's mail and cancel subscriptions, phone, and utility services, etc.

5. Gather unpaid bills.

Many installment loans, service contracts, and credit card accounts are covered by credit life insurance, which pays off the account balance in the event of the death of a customer. If the bills are not covered, consult your financial adviser about whether to pay them, as the debt may lower the total taxable estate.

6. Make changes to, or cancel, ownership registrations.

These registrations include cars, securities, real estate, bank accounts, credit cards, banking accounts, safe deposit box, and homeowner, health, and/or life insurance policies.

Tips for the surviving spouse.

What benefits are you entitled to? What kinds of expenses and payments are you now subject to? Where is your money coming from, and where is it going? As a surviving spouse, there are many questions you need answered. The checklist below can help get you started.

• Review your spouse's legal documents. This includes the most recent will, trusts, and any other financial documents. Do this in order to identify how your spouse wanted assets distributed and any other financial obligations your spouse might have had like divorce settlements, child support, etc.

Helpful Hint: To locate these documents, check safe deposit boxes, personal files, or contact a legal professional to help such as your attorney, accountant, or adviser.

• Learn about your spouse's financial assets and obligations. This includes checking, savings, and brokerage accounts; life insurance, pensions, and retirement plans. Obligations include mortgages, credit card debts, loans, etc.

Helpful Hint: In order to identify assets or tax credits from previous tax periods, you should check your spouse's tax returns for the previous year or two. Also, check your spouse's mail for 90 days to be sure you haven't overlooked anything.

 Review deeds and titles to real property. These properties include houses, cars, boats, etc. Deeds and other ownership documents might be required for transferring the properties.

Helpful Hint: The Registry of Deeds and the Registry of Motor Vehicles in the state where the property is registered can inform you about the requirements for changing ownership.

 Notify credit card companies and cancel cards. Be sure to find out about any death benefits associated with the card, if any, and cancel other services and memberships, like cell phones, gym memberships, etc.

Go to http://www.ssa.gov to learn about Social Security. Find out which benefits are available to you. You can also call (800) 772-1213 to discuss your personal situation with a representative.

 Review a copy of your spouse's employee handbook. Here you should find details about employee benefits. Arrange to meet with a company representative to discuss available benefits.* Questions to Ask: Was my spouse due any unpaid bonuses, salary, or commission? What is the company's policy regarding medical coverage for survivors? Was my spouse covered by accidental death, travel insurance, or a group life policy?

- Learn about your eligibility and enrollment for medical benefits. If you are over age 65, you are eligible for Medicare. Visit http://www.medicare. gov to learn more about your medical benefits.
- Find out about military benefits. If your spouse was in the military, you and your children may be eligible to receive benefits. To learn more about

- military benefits, go to http://www.va.gov.
- Review your financial situation. Go over all your accounts for the past 12 to 24 months. Separately identify each source and then determine how frequently it is received.
- Familiarize yourself with both expenses and income. Review expenses on a monthly basis, and then organize into two lists, "indispensable" and "dispensable." Compare income and expenses to see if you need to cut spending.
- Plan ahead. Once you know all about your spouse's finances, you can begin planning for your financial future.

FAQ's for beneficiaries and executors

What is the job of the executor? The executor, typically named in the deceased's will, is the representative in charge of settling the deceased's estate. Responsibilities include managing financial obligations such as paying taxes and collecting unpaid benefits, salary, and commission. The executor is also in charge of handling the transfer and distribution of estate assets.

What is a probate estate? The probate estate is made up of assets owned by the deceased that are to be distributed through probate of the deceased's estate. Such assets may include cash, real estate, personal property, and investments. They are controlled by the will and are distributed through the probate process.

What kinds of documents do a beneficiary and executor need? It is very important to locate the most recent copy of the deceased's will. You'll also want to locate

trusts, insurance policies, deeds, and titles. Bank statements and records of all accounts or contracts can also be useful. The deceased's Social Security number, account numbers, and death certificate are all important as well.

As a beneficiary, can I transfer IRA funds into my own accounts? The only beneficiary that can do this is a surviving spouse.

^{*} Also, a Domestic Partner or member of a Civil Union may have certain rights and be entitled to certain benefits. You should consult your legal advisor for more information.

Ensuring the same protection for your loved ones.

Family members may be even more dependent on you now, and that's when the importance and significance of life insurance becomes most evident. You may want to make sure that the financial protection that was there for you will also be there for them.

Since life insurance proceeds may not be subject to probate, they can provide a lasting legacy and offer immediate protection against financial loss in the event of your death. Permanent life insurance can also offer many living benefits such as tax-deferred cash value accumulation, the ability to borrow* from available cash value, and eligibility to earn dividends** as declared by the insurance company.

If you don't yet own life insurance on yourself, you may want to consider it, and if you do, we'll be here to help.

^{*} Loans accrue interest and reduce the death benefit and cash value.

^{**} Dividends are not guaranteed.