

AD 119 New York Life Universal Life (“NYL UL”) and AD 119 New York Life Protection Up to Age 90 (“Protection To 90”), (NYL UL and Protection To 90, collectively the “Policies”) Information

The Policies are Universal Life (“UL”) policies that are currently issued by New York Life Insurance and Annuity Corporation (“NYLIAC”). They have fees and charges at the Policy level. The table below shows the range of these fees and charges for the Policies.

Transaction Charges	
Premium Expense Charge	1% - 20%
Partial Surrender Fee	\$0 - \$25
Insurance Exchange Rider Payment (When you exercise the benefit)	A one-time payment may be required upon exercise depending upon the Cash Surrender Value of the existing and new policies at the time of exchange
Living Benefits Rider Fee (When you exercise the benefit)	A one-time payment not to exceed \$150
Policy Charges	
Monthly Cost Of Insurance Charge (per \$1,000 of Net Amount at Risk (including Flat Extras for maximum charge))	\$0.03 - \$83.333333 per \$1,000 of Net Amount at Risk
Monthly Contract Charge	\$0 - \$20
Monthly Per Thousand Of Face Amount Charge	\$0.01 - \$5.741571 per thousand of Face Amount
Loan Interest (Loan interest accrues daily at the current loan interest rate. Interest is compounded once each year on the Policy Anniversary.)	The range for the Guaranteed Maximum Annual Loan Interest Rate is between and including 1% - 8%.
Reinstatement (This only occurs when a lapsed policy is reinstated)	Cover all past due charges in arrears, keep your Policy in effect for at least 2 months, and pay off any accrued loan interest at the current loan interest rate compounded once each year through the date of reinstatement
Optional Rider Charges	
Accidental Death Benefit (“ADB”) Rider	Max monthly ADB Cost of Insurance (“COI”) rate ranges from \$0.05 to \$0.15 per \$1,000 of ADB
Chronic Care Rider (“CCR”)	Current max CCR Monthly COI Rate is \$35.6231832 per \$1,000 of CCR Net Amount at Risk (“NAAR”). This rider is currently only available on AD119 NYL UL and not on AD119 NYL Protection Up to Age 90. ¹
Lapse Protection Benefit Rider	\$0 - \$0.15 per thousand of Face Amount
Monthly Deduction Waiver Rider	2.125% - 239.085% of the Monthly Deduction Charges
Return of Premium (“ROP”) Rider	\$0 to \$2 Monthly Per Thousand Charge Rate for ROP, multiplied by Life Insurance Benefit payable, divided by Life Insurance Benefit Discount Factor, divided by 1,000. The ROP Rider will also increase

	the Monthly Cost of Insurance Charge (but not above the maximum listed above)
Spouse's Paid-Up Insurance Purchase Option Rider ²	Automatically included with all base policies at no additional charge

¹ The payment of CCR benefits are discounted using the loan interest rate if you elect to receive benefits on an annual basis.

² This rider is known as the Rider Insured's Paid-Up Insurance Purchase Option Rider in New York.