The Principles

New York Life
Brand Guidelines
July 2012
Version 1

Ready to pave the way forward for New York Life?

These are the guidelines that will take you there.

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As a rule, one should never place form over content.

Manuel Puig

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Welcome.

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What's a brand?

It's who we are. What we're about. What we want to be—for ourselves, and our customers.

Role of "brand"

What does it do?

Brand is an expression of our core values projected into the world for everyone to see.

You can think of a successful brand as a "relationship generator." Sending out a unified message that reflects who we are and what we value will draw clients to New York Life; it will generate new relationships.

Brand is the reason people will choose New York Life—especially when offered similar products at similar prices from our competitors.

John Donne said, "No man is an island." You could say the same about a brand. It takes all of us—everyone at New York Life—knowing what we stand for and pulling together, to shape it and let it work for us, and for good.

Here's a key adage to bear in mind: actions speak louder than words. Right? So most of the language used in this document, including our positioning statement, is for internal use only. The words "For Good" should be our guiding principle, conveyed through intent and action, but without ever appearing on external-facing communications.

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For Good

New York Life believes in doing the right thing today and over the long term. Not just because we've proven that it's a good business practice, but because we feel in our bones that it's a good life practice. Our products are designed to protect our clients and their families and, by doing so, to further the social good. Every day we set a high bar for ourselves and make decisions based on our own values, not by what everyone else does. We aspire to greatness, but never at the expense of goodness. Profit is not our bottom line. This conviction is the reason our company is thriving today. It's the reason our employees and agents choose to work with us. It's the reason our clients and policyholders trust us to keep our promises. And it's how we will continue to serve them. For Good.

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Ask yourself

While we don't use the words "For Good" in external communications, we can and should always use the principles of "For Good" as a framework for our decisions and actions at New York Life. Before we create messages in words, visuals, and even deeds, here are some questions we can ask ourselves to ensure that we are operating in the spirit of "For Good":

Is this in the best interest of our policyholders?

Does it make us stronger for the long term?

Does it demonstrate respect for others?

Would I be comfortable seeing this decision on the front page of a newspaper?

Is it "For Good"?

If the answer to any of these is no, hold off. Talk to a colleague or manager regarding your hesitation.

Our reputation and our commitment to our policyholders are our greatest assets!

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Not just rules—we're talking tools.

We needed to set down guidelines to get us all working together toward one unified expression of New York Life. Once you get the system, the rules become a launching pad, allowing you to unleash your creativity across a cohesive system of communication touchpoints and to craft a major new asset for New York Life.

This document explains how the system works. But a brand doesn't live in a set of guidelines. It lives in you—the people who create for New York Life—and out in the world. Only by embracing it and working together can we develop a thriving brand that truly expresses who we are as a company.

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The Brand Center: your essential resource
NewYorkLifeBrand.com

The **Brand Center** brings together everything you need to get started and stay on target. Visit the Brand Center to read guidelines and download key elements. Keep coming back to refresh your memory, find inspiration, and craft stunning on-brand work every time. It all adds up to a tightly unified brand—and a major advantage for New York Life.

Need a hand? Email us:
General_Branding_Support@newyorklife.com
InsuranceGroupBrandingSupport@newyorklife.com
InvestmentsGroupBrandingSupport@newyorklife.com

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There is no index of character so sure as the voice.

Benjamin Disraeli

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Anyone who touches New York Life communications can become a brand voice champion.

Brand voice isn't a short-term initiative or advertising campaign. It's a style of communication that touches all written elements and carries our brand into the future. When everything coming from New York Life sounds like New York Life, it will be easy for people to recognize us. Because we are consistent and true, because we talk about who we are, versus who we are not, we will stand out from the competition.

Making the transition to executing a single voice across all written channels is a big job, and it's going to take a team effort. As with many skills, the more widely and consistently the brand voice is applied, the more naturally it comes. The brand voice guidelines are tools to help you learn the system. You can return to them for inspiration anytime.

Anyone who touches New York Life communications can become a brand voice champion. Every piece of our written or spoken communication is an opportunity to put our brand voice to work, and an opportunity to reaffirm our values and our positioning—our stance "For Good."

For an in-depth look at brand voice, refer to the brand voice guidelines available on the Brand Center.

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Section 2
Brand toolkit
New York Life logo

Reintroducing the New York Life logo
It's the most visible element in the New York Life brand toolkit. Traditionally it's been the core asset of the company. We say, respect it. There are many "not quite right" versions of the logo floating around the company. So make sure you're using the official artwork, available on the Brand Center.

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Section 2
Brand toolkit
Logo color variations

In most cases, the only version of the New York Life logo you'll need is the New York Life Blue version (see page 23 for color specifications). It has been carefully crafted to work across a wide range of media, from million-dollar ad campaigns to the smallest business card.

That said, in certain, limited circumstances, like on a fax template, you can substitute it with the black and white logo.

The Brand Center has the official version of both the primary New York Life logo and the alternate logo. Remember to make sure you're using these versions.

Primary

Alternate

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The New York Life tagline's tallest letter should be at the same height as the top of the "E" crossbar in the word "Life." The visual relationship here shows the tagline as prominent, without letting it claim all the attention in the lockup.

This lockup, available on the Brand Center, is the only lockup you should use. So you don't need to tweak, play, or fudge. Don't move the tagline underneath, to the left, or above the logo. Just use it as is.

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Section 2
Brand toolkit
Cultural market logos

When dealing with some cultural markets, the logo and tagline lockup may be translated. Our brand elements in these markets are arranged in a fixed relationship and follow the same specifications as on the previous page. Matching these configurations as exactly as possible is the way to go.

Here are our cultural market logos. The Korean and Asian-Indian markets don't have translated taglines; they have the option to use the New York Life logo alone or the logo with the English tagline lockup.

Spanish market logo

Portuguese market logo

Vietnamese market logo

Chinese market logo

Korean and Asian-Indian market logo

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Section 2
Brand toolkit
Minimum size and clear space

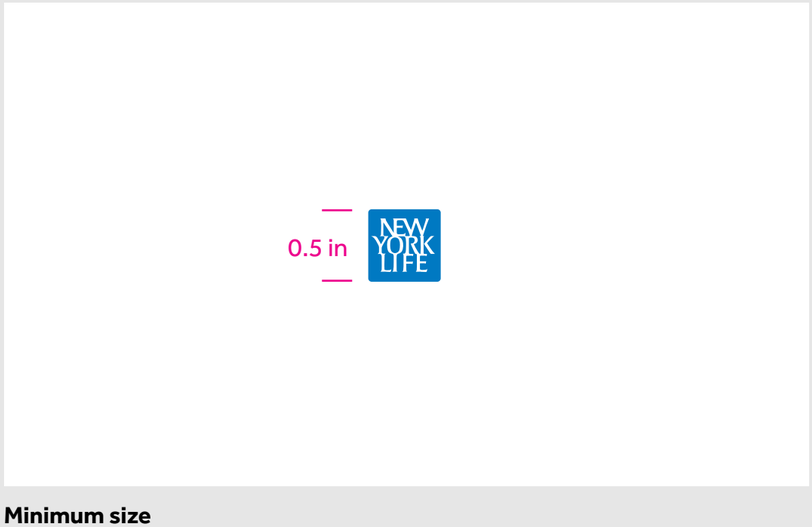
Minimum sizes
It is preferred that the New York Life logo should be set no smaller than 0.5 inch tall.

And in the rare instance where the logo needs to be smaller than 0.5 inch because of strict usage requirements (on a pen, for example), please check with the brand experts in your business unit.

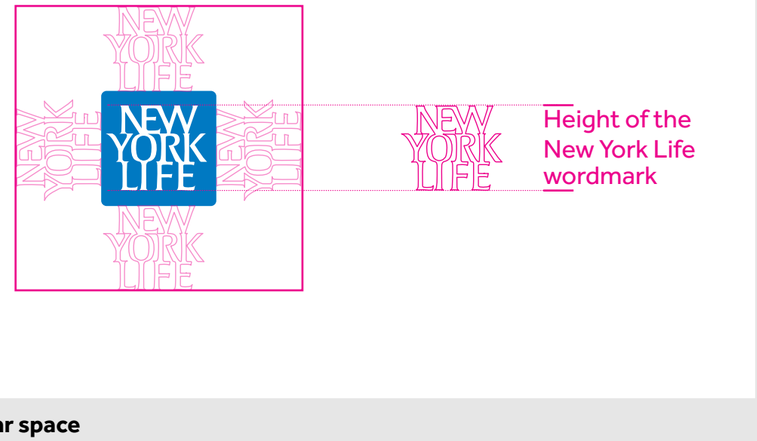
One other piece of size information: the tagline variant of the logo should be set no smaller than 0.65 inch to ensure the tagline's legibility.

Clear space
In all collateral, make sure the logo has breathing room. There should be a clear space all around it equivalent in size to the height of the words "New York Life" in the wordmark. That way the logo retains its prominence, without distractions. In certain situations (e.g., business card templates), the clear space may be smaller than the height of the New York Life wordmark.

FYI, the clear space rule applies to both the tagline and non-tagline variants.



Minimum size



Clear space

Minimum size with tagline

Clear space with tagline

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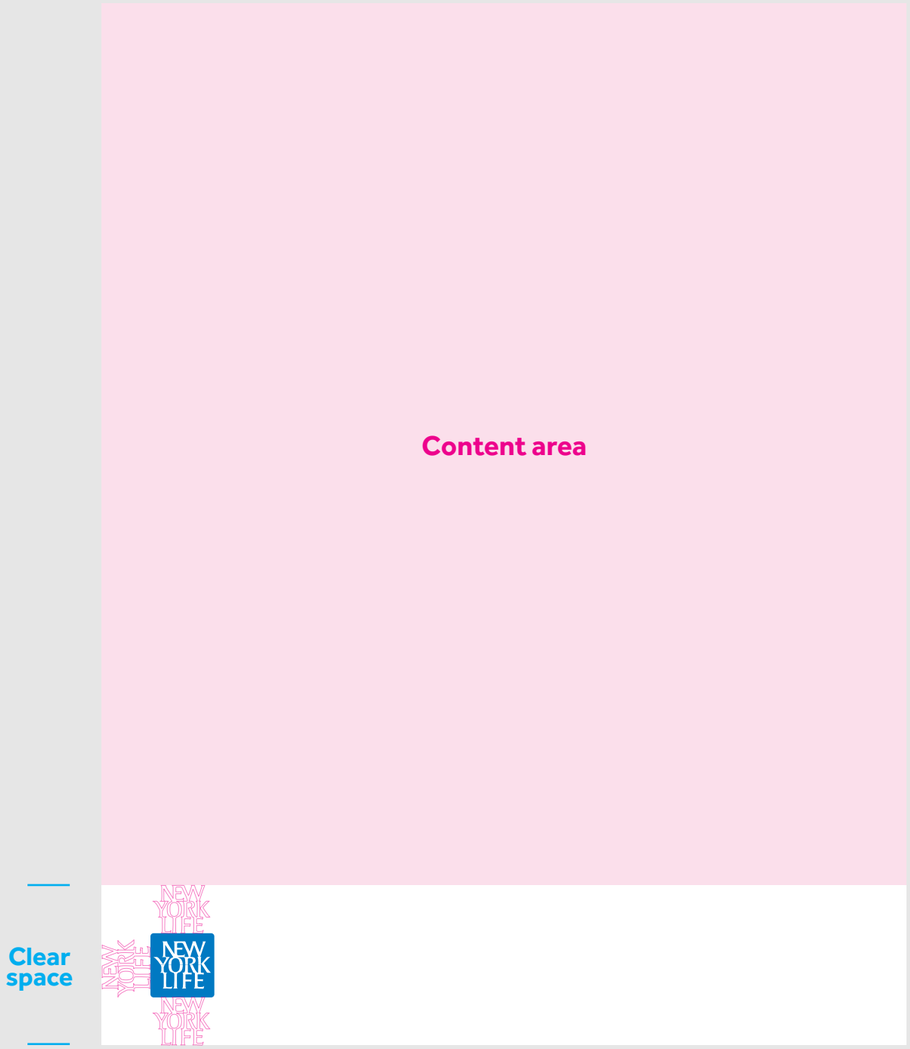
Location
In most cases, the New York Life logo should sit in the bottom-left of the communication piece. This spot, combined with the clear space, gives the logo maximum visibility. Everyone will always know where it is, or where it should be.

FYI, the clear space rule applies to both the tagline and non-tagline variants.

Clear space reminder
In all collateral, make sure the logo has breathing room. There should be a clear space all around it, equivalent in size to the height of the words “New York Life” in the wordmark. That way the logo retains its prominence, without distractions.

A white bar on the bottom or side of a document really shines a light on the New York Life logo. But remember, you can’t use the tagline lockup with a vertical white bar.



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Section 2
Brand toolkit
Logo
Misuse

At times, what we shouldn't do is as important to emphasize as what we should do.

1. The color of the New York Life letters should not be altered.
2. The New York Life primary logo should never appear on a colored background.
3. Never rearrange the logo and tagline lockup.
4. Never violate the logo clear space by placing the logo on a colored background, image, or pattern.
5. The logo should never appear in a color other than New York Life Blue.
6. The logo should no longer be used or manipulated to appear as a gift box.
7. Always be sure to maintain the proper clear space around the New York Life logo.
8. The black and white logo should not be used in cases where the opportunity to use color is available.

1.

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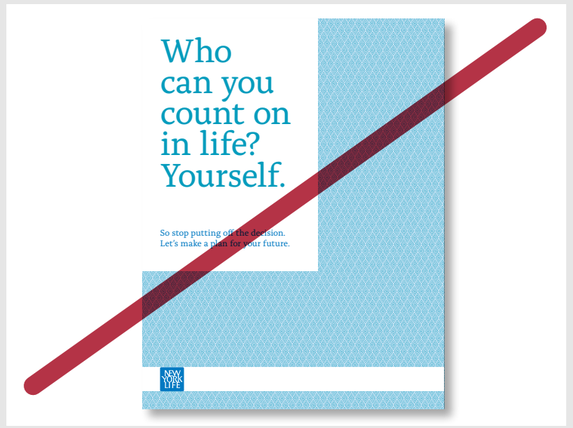
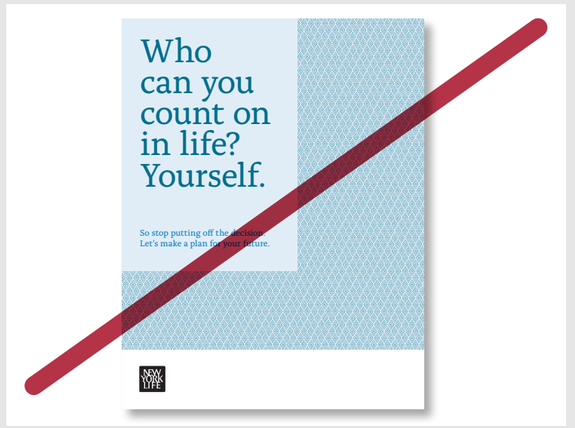


7.



8.

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Section 2
Brand toolkit
Brand architecture

One of the ways we can enforce and strengthen the New York Life brand and help our customers navigate our many offerings is by being selective about how many different logos we use in our system. In the past, a department or division would create a unique logo by connecting its name to the New York Life blue box. From now on, there are guidelines for determining which entities within New York Life can self-designate using the logo. The guidelines are as shown on the following pages.

There are no other approved logo lock-ups at this time. If you have a question about this system or believe your entity requires a logo lock-up, please contact: **General_Branding_Support@newyorklife.com**.

AARP® | Life Insurance Program from NEW YORK LIFE

AARP is considered a co-brand and is represented as shown here.

Eagle Strategies LLC

THE NAUTILUS GROUP®

These stand-alone entities retain their logos. A logo may be used in conjunction with an agent's DBA on his or her business card.

NEW YORK LIFE Seguros Monterrey

NEW YORK LIFE New York Life Foundation

New York Life subsidiaries use the New York Life logo with their own names.

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New York Life's investment boutiques can be represented visually in three ways depending on how close a relationship to the master brand they wish to convey.

1. Co-branded. This option demonstrates the closest relationship to New York Life. Set the co-brand's company name or wordmark in New York Life Blue and place it beside the New York Life logo, as shown. The co-brand keeps the typography style of its own company wordmark.
2. Endorsed brand. This option can be used to indicate that the boutique is part of the New York Life family but is not as strongly associated as a co-brand. Set the endorsed brand's wordmark in New York Life Blue and place the tagline, "A New York Life Company," below it in Alda Regular, 70% black.
3. Stand-alone brand. This option maintains the most autonomy for the boutique brand. Set the brand name in New York Life Blue to subtly hint at its affiliation with New York Life.

1. Co-brand

2. Endorsed brand

3. Stand-alone brand

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Lockup specifications
When locked up with the New York Life logo, partner logos should always appear in New York Life Blue. For endorsed brand lockups, "A New York Life Company" should appear in 70% black.

The Brand Center has all of these configurations, so you can apply them with ease. No need to tweak, play, or fudge. Just use them as is.

Here are some general rules regarding ratios for logos and lockups in instances where the New York Life logo sits alongside or is locked up with another company's logo:

1. The space between the New York Life logo and a co-brand logo should be equivalent to the size of the New York Life logo reduced to 20% of its size.
2. For endorsed brands, the space between the endorsed brand name/ logo and the tagline should be equivalent to the height of the capital "N" in "A New York Life Company."
3. Remember, stand-alone brands owned or controlled by New York Life are set in New York Life Blue.

1. Co-brand

2. Endorsed brand

3. Stand-alone brand

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New York Life's insurance offerings can be represented visually in three ways depending on how close a relationship to the master brand they wish to convey.

1. Subsidiaries and service platforms may be visually linked to the New York Life brand. Place them beside the New York Life logo and set the company name in the New York Life headline typeface, Alda Regular. The color of the subsidiary name should always be New York Life Blue.

2. Agents doing business under their own name who are offering New York Life products should keep their own logo treatment and may use the New York Life logo with the "Proud to offer" descriptor. "Proud to offer" should sit on top of the logo in Alda Regular, 70% black.

3. Channels, wherein New York Life is the provider or broker of a product in partnership with an organization such as AARP, may appear in a layout with the New York Life logo, as shown here.

1. Subsidiary, service platform

2. Doing business as (DBA)

3. Channel

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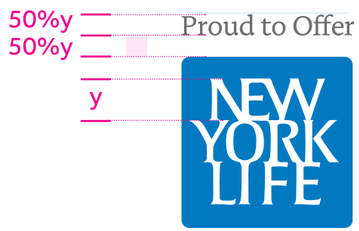
Subsidiary: lockup specifications
Subsidiary lockups are visually linked to the New York Life brand by placing the subsidiary name to right of the New York Life logo in Alda Regular and in New York Life Blue.

x= The width/height of the New York Life logo
y= The height of the letters in the New York Life logo

Subsidiary

DBAs: lockup specifications
With a DBA, you can create either a vertical or a horizontal lockup. In both cases, the minimum amount of space between the two logos should be equivalent to the width of the offering brand logo. Whenever possible, it is preferred that DBA logos appear in black. If that is not an option, they may use their own colors.



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Here's another time where it's important to emphasize what we should not do.

1. Don't rearrange the order of a co-branded company name or wordmark and the New York Life logo.
2. Never use a subsidiary's name or wordmark in full color when it's locked up with the New York Life logo. It should always be in New York Life Blue.
3. An endorsed brand lockup should never include the New York Life logo.
4. The subsidiary typeface should never be customized: it should always appear in Alda Regular.
5. A DBA logo should never be larger than the New York Life logo.

1.

2.

3.

4.

5.

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Section 2
Brand toolkit
Colors
Primary palette

New York Life primary palette consists of two colors: New York Life Blue and white.

New York Life Blue is the anchor color. As a sacred color within the brand, it shouldn't be used to set headlines. Instead, you can use it for subheadings and calls to action.

Although we know that technically white isn't a true color, let's call it a color here—and use it wherever we can, liberally. White space will make for a cleaner, less cluttered, and more easily read layout.

New York Life Blue

C100 M44 Y0 K0
Pantone: 300U
R0 G121 B194
#007ac2

White

C0 M0 Y0 K0
R255 G255 B255
#ffffff

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Two secondary palettes have been provided: one for most consumer communications—anything that talks to people about their lives and emotions—and another for more "institutional" communications, such as white papers.

Both palettes are composed of colors that are rich and mature. The consumer palette, shown here, is composed of colors that are brighter and more expressive than the institutional palette.

Use the secondary palettes to reflect the purpose of the piece you're creating and the audience you're addressing. Any color from within the palette may be used, but use should be limited to one strong color and its corresponding soft color per page or spread. Consumer and institutional palettes should never be mixed.

Soft colors
The lighter shades of color in the palettes are for use as color fields under headlines. Tints of soft colors may be used in a limited way, only when needed to highlight or separate information (see page 61). In order to maintain contrast, try to avoid using lower strength percentage tints of the light colors. As a general rule, a minimum of 30% is recommended.

Consumer

Garnet	Sunset	Rain	Forest	Grass	Steel
C8 M89 Y59 K22 Pantone: 201U R178 G8 B56 #b20838	C3 M51 Y94 K6 Pantone: 145U R230 G143 B26 #e68f1a	C100 M10 Y14 K38 Pantone: 308U R0 G105 B147 #006993	C89 M11 Y84 K39 Pantone: 7484U R0 G107 B59 #006b3b	C16 M7 Y95 K31 Pantone: 399U R164 G154 B0 #a49a00	C99 M33 Y27 K53 Pantone: 3035U R29 G94 B117 #1d5e75
Tourmaline	**Sunrise**	**Mist**	**Meadow**	**Moss**	**Silver**
C4 M20 Y13 K0 Pantone: 9262U R239 G206 B203 #efcecb	C6 M10 Y27 K0 Pantone: 9161U R238 G222 B189 #eedebd	C10 M3 Y1 K0 Pantone: 9400U R225 G235 B244 #e1ebf4	C7 M4 Y8 K0 Pantone: 9042U R225 G235 B229 #e1ebe5	C10 M6 Y11 K0 Pantone: 9101U R226 G228 B221 #e2e4dd	C18 M12 Y5 K0 Pantone: 9385U R204 G211 B224 #ccd3e0

Technical note
Colors have been provided in three different color spaces: CMYK (for offset and digital prints), Pantone (for offset printing), and RGB (for screen). CMYK is our preferred color chart, so please use the other options only when it isn't available.

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This second palette should be used for communications that are more intellectual in nature or for a corporate audience, rather than for individuals. The colors are more conservative and mature to convey experience.

Soft colors
The lighter shades of color in the palettes are for use as color fields under headlines. Tints of soft colors may be used in a limited way, only when needed to highlight or separate information (see page 61). In order to maintain contrast, try to avoid using lower strength percentage tints of the light colors. As a general rule, a minimum of 30% is recommended.

Institutional

Rock	Trunk	Stone	Ocean	River	Steel
C71 M63 Y55 K22 Pantone: 426U R83 G85 B92 #53555c	C50 M50 Y44 K6 Pantone: 437U R151 G137 B129 #978981	C36 M22 Y30 K2 Pantone: 7538U R172 G182 B171 #acb6ab	C93 M0 Y36 K0 Pantone: 320U R0 G161 B177 #00a1b1	C78 M12 Y15 K8 Pantone: 7459U R77 G179 B208 #4db3d0	C99 M33 Y27 K53 Pantone: 3035U R29 G94 B117 #1d5e75
Clay	**Branch**	**Pebble**	**Lake**	**Stream**	**Silver**
C0 M0 Y0 K11 Pantone: 427U R227 G228 B229 #e3e4e5	C7 M9 Y10 K0 Pantone: 434U R234 G225 B220 #eae1dc	C0 M0 Y0 K6 Pantone: Cool Gray 1U R238 G239 B239 #eeefef	C19 M0 Y5 K0 Pantone: 9424U R202 G233 B239 #cae9ef	C22 M4 Y1 K0 Pantone: 9420U R194 G223 B241 #c2dff1	C18 M12 Y5 K0 Pantone: 9385U R204 G211 B224 #ccd3e0

Technical note
Colors have been provided in three different color spaces: CMYK (for offset and digital prints), Pantone (for offset printing), and RGB (for screen). CMYK is our preferred color chart, so please use the other options only when it isn't available.

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Headline: Alda
The Alda OT Regular typeface is simple, honest, approachable, and human. Just like us.

Alda is used for headlines, large introduction paragraphs, and any text that calls for attention, such as pull quotes. It works best when it's set large with generous amounts of space.

Body copy: Effra
The Effra Regular typeface is a simple counterpoint to Alda's detail and traditional styling; it's highly legible, clean, and unique in character.

Effra is what you use for body copy, captions, chart and graph labels, notes, headers and footers, and all lower-level copy. Effra comes in regular, *italic*, **bold**, and ***bold italic*** weights.

Recommended font size and leading combinations (e.g., 14/18pt) are shown here.

These fonts should be used for all communications when available, (e.g., collateral, customer communications, etc.)

Headline: Alda

Alda OT Regular, 45/50pt. Intelligent, humble, and just a dash of charm.

Body copy: Effra

This is Effra Regular, 14/18pt.
Effra loves being used as a workhorse, so it's great for lower-level copy such as body copy, captions, subheadings, and even for charts.

This is Effra Regular, 12/14pt.
Effra loves being used as a workhorse, so it's great for lower-level copy such as body copy, captions, subheadings, and even for charts.

This is Effra Regular, 9/12pt.
Effra loves being used as a workhorse, so it's great for lower-level copy such as body copy, captions, subheadings, and even for charts.

This is Effra Regular, 7/9pt.
Effra loves being used as a workhorse, so it's great for lower-level copy such as body copy, captions, subheadings, and even for charts.

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Headline and body copy alternates
Remember, the Alda/Effra combination is the first choice for typefaces on all designed collateral.

Georgia and Tahoma should only be used when Alda and Effra cannot, (e.g., for Microsoft Office and digital applications). Georgia should replace Alda and Tahoma should replace Effra.

Condensed typography
In cases where you need to include regulatory or legal language that has to be a minimum size, use Helvetica Neue Condensed, as Effra does not have a condensed font.

Headline alternate: Georgia

Georgia Regular, 45/50pt. A perfect replacement when Alda is unavailable.

Body copy alternate: Tahoma

This is Tahoma Regular, 14/18pt. Tahoma is a legible typeface that plays nicely with others, but has a subtle voice of its own.

This is Tahoma Regular, 12/14pt. Tahoma is a legible typeface that plays nicely with others, but has a subtle voice of its own.

This is Tahoma Regular, 9/12pt.
Tahoma is a legible typeface that plays nicely with others, but has a subtle voice of its own.

This is Tahoma Regular, 7/9pt.
Tahoma is a legible typeface that plays nicely with others, but has a subtle voice of its own.

Condensed typography: Helvetica Neue Condensed

This is Helvetica Neue Condensed, 14/18pt. Helvetica Neue Condensed is a legible typeface that should only be used for legal copy.

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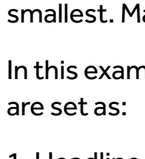
Type size rules
Each layout requires unique consideration, so no hard-and-fast rules can be determined here. As a general guide though, headlines should be set large, with introductions smaller, body copy smaller still, and captions and headers/footers smallest. Makes sense, right?

In this example, the following elements are set as:

1. Headline
   70/63pt, Alda Regular
2. Subtitles
   18/18pt, Alda Regular
3. Introduction paragraphs
   14/18pt, Effra Regular
4. Paragraph titles
   10/14pt, Effra Bold
5. Body copy
   10/14pt, Effra Regular
6. Caption titles
   7/9pt, Effra Bold
7. Captions
   7/9pt, Effra Regular
8. Headers and footers
   8/10pt, Effra Regular



1

This is what a large headline looks like.

2

Cum, sim quid mosamenture consedi tionseque vendiate esto doloria secus eos eum que custi doloreprores num est idus, nat perum recitota tiantem odipsae vel maximus.

3

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Fugiaspelit explaut eum. 4
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Leading

Headlines should be set with a 90% leading rule. For example, a headline of 70pt letters should be set to 63pt leading (70 x 0.9 = 63).

Body copy should be set with looser-than-usual leading. In the example at right, it is set at 10/14 to allow for plenty of space and for ease-of-read.

Kerning

As a general rule, the larger the type is set the tighter the kerning should be set. Optical Kerning is preferred for headlines, with a value of -5 being ideal for average headlines.

For body copy, Metric Kerning is fine, with the value set to 0. Smaller copy should be set slightly more open.

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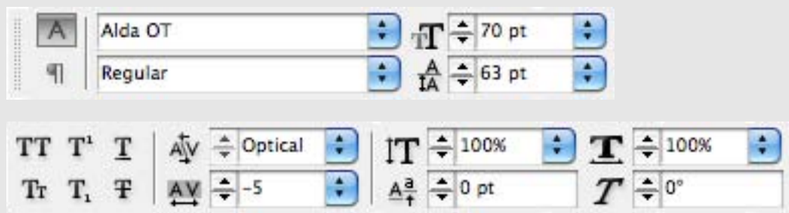
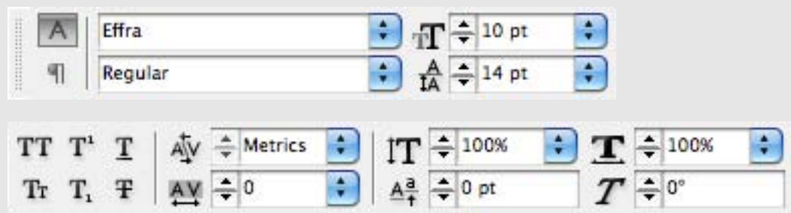
Headlines



Body copy



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Section 2
Brand toolkit
Typography
Color

Color plays an essential role in the New York Life brand. It's applied as fields to call out key pieces of information, and we also use it in typography.

You should only ever use the palette that corresponds to your audience (see p. 24-25). In body copy, black and steel can be used for both audiences. Black and New York Life Blue should never be used for headlines; headlines should only be set in the strong colors of the secondary color palettes.

1. Headlines
   Secondary color palette (all)
2. Subtitles
   New York Life Blue
3. Introduction paragraphs
   Steel, black, rock (institutional only)
4. Paragraph titles
   Steel, black, rock (institutional only)
5. Body copy
   Steel, black, rock (institutional only)
6. Caption titles
   New York Life Blue, steel, black, rock (institutional only)
7. Captions
   New York Life Blue, steel, black, rock (institutional only)
8. Headers and footers and page numbers
   Steel, black, rock (institutional only)
9. Color fields
   Secondary color palette (all)

This is what a large headline looks like.

Cum, sim quid mosamenture consedi tionseque vendiate esto doloria secus eos eum que custi doloreprores num est idus, nat perum recitota tiantem odipsae vel maximus.

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Two-color printing
When two-color printing is required, black and New York Life Blue should be used. As always, New York Life Blue should be used for the logo and subtitles. Black or New York Life Blue may be used for headlines. A gentle tint of black may be used for color fields.

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Section 2
Brand toolkit
Typography
Bulleted and numbered lists

When using bulleted or numbered lists to organize information, keep the style consistent.

Bullets should always be the same font color as the text.

Numbered lists should use plain numbers in the same font, size, and color that the text is set in.

1. Bullets
   Size and color: 10/14pt, Effra Regular, steel (same size as body copy)
   Indent: 0p10 picas
2. Numbered list
   Size and color: 10/14pt, Effra Regular, steel (same size as body copy)
   Indent: 0p10 picas

This is what a large headline looks like.

Cum, sim quid mosamenture consedi tionseque vendiate esto doloria secus eos eum que custi doloreprores num est idus, nat perum recitota tiantem odipsae vel maximus.

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What not to do:

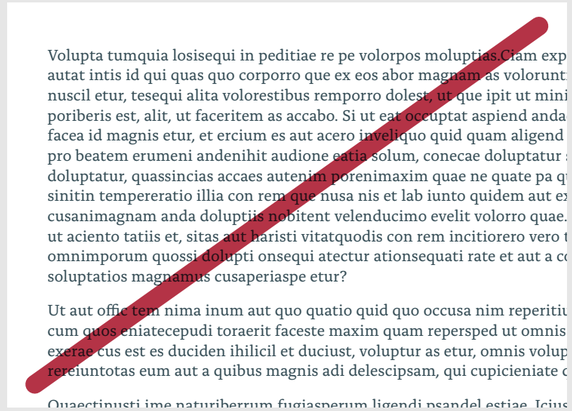
The obvious
New York Life typography needn't be stretched, compressed, colored in unusual ways, have drop-shadows, be "playful," or be set in colors without sufficient contrast. It's beautiful just the way it is.

The less than obvious

1. New York Life Blue should never be used in headlines.
2. Use only Alda OT Regular for headlines—not bold, not italic, just regular.
3. Alda should not be used for body copy.
4. Effra should not be used for headlines.
5. Body copy shouldn't be set in any color except for steel, black, or rock (institutional only).
6. Crashing ascenders and descenders should be avoided wherever possible.

1.

2.



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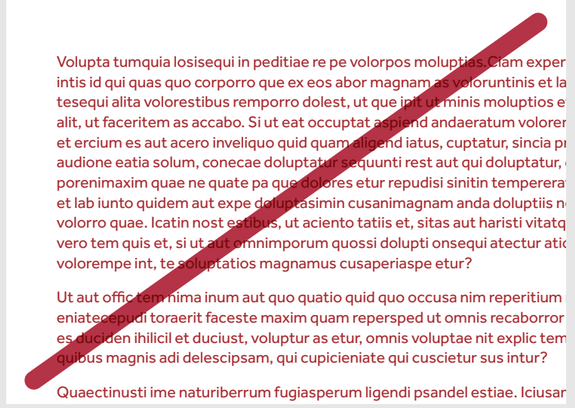

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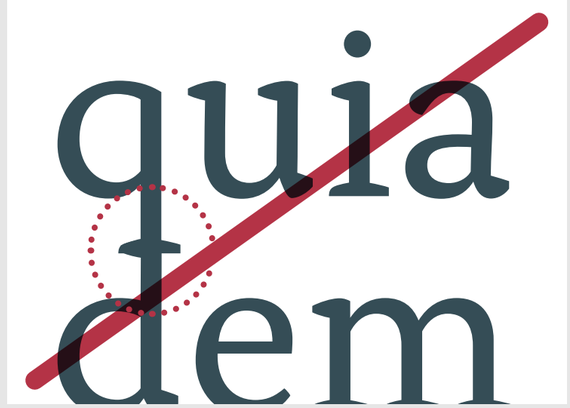

6.

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Simple
Photography should be composed in a simple manner. The intent is to highlight or give context to the written communication. People and objects should be presented in ways that don't draw too much attention to the photograph itself.

Real
A shallow depth of field, lighting in context, natural colors, and people who look like real people are all elements that create authentic tone.

Full of life
Imagery should show people or places full of energy and life. They should convey a sense of optimism, without looking silly or contrived.

Simple

Real

Full of life

Tone, not representation
NYL deals with a lot of lofty concepts: protection, safety, the diversification of portfolios. These things are difficult to show in images. How do you show that people have made a smart financial choice, for example? The answer is that you don't. Imagery in the NYL brand should not try to represent these kinds of concepts, instead it should always bring them down to reality, to people's lives. We aim to show the benefits of the products, not a conceptual representation of what they mean: a person smiling, not a pathway through a forest. Try to convey an emotion through photography—compassion, warmth, love—by choosing an image that feels right.

Reality, not metaphor
One thing NYL imagery isn't is metaphoric. Using images of hands holding saplings when dealing with "growth" is obviously wrong, but so is an empty swing when talking about the loss of a child. One thing we should try to avoid is linking imagery too closely with writing. If your headline discusses the "journey of life," then showing people in a car is not right. NYL is honest and real at its core. It actively avoids using these kinds of links because they can seem trite or cliché. A good way to think about imagery is that it should support the copy, not lead it. Photography should be used to convey the emotion of the text, not to demonstrate it.

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People
Photography can and should feature a variety of real people, shown in the context of their lives.

Individuals should be facing the camera when a more formal or singular look is desired, or looking off-camera for a more natural feeling. If the shot is of a person in action, either gaze will work—use your judgement. And if you want a group shot, have the subjects look off-camera, for that natural impression.

Places
In cases where using a person isn't suitable, places where life happens make great subjects. The same style rules apply: present the environments simply, with a natural feel.

Details
The third approach is to show little details that make up daily life. This creates a vibrant texture to complement and support whatever narrative is being conveyed in the communication piece.

People

Places

Details

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Color
New York Life photography is not completely real; it's actually treated a little bit. The most important step is to tone down some of the vibrancy. The intent here is to make the image feel more real. Funny, right?

Depth of black
After the colors have been slightly muted, the black levels should be gently increased. This gives the photos a more honest look.

Original **Treated**

Original **Treated**

Original **Treated**

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Here is a cheat sheet on how to treat photography so that it feels more natural, honest, and authentic.

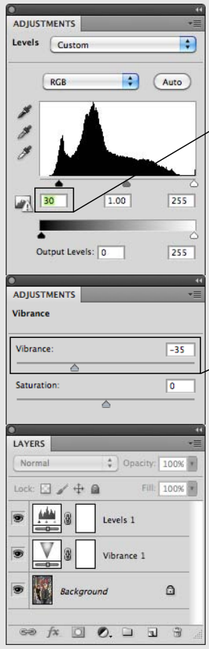
Original image
This image has been selected because it has an average level of both highlights and shadows, as well as saturation levels.

Treatment using Adobe Photoshop
Here you will find a gentler tonal range. However, when using this process you will find it slower to batch method without action.

Treatment using Adobe Camera RAW
Using Adobe Camera Raw you will find stronger depth of shadows. It is also quicker to apply values in a batch of images. Using this method makes it easier to apply subtle adjustments to your image.

Original image

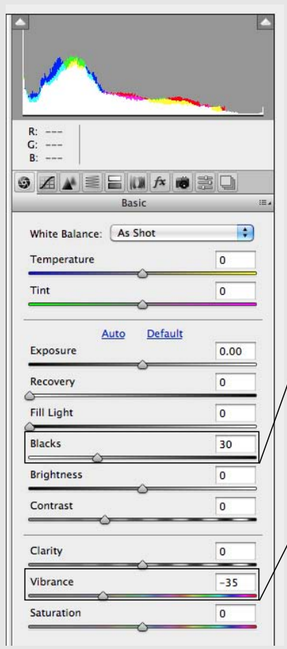
Treatment using Adobe Photoshop



Levels
Black 30

Vibrance
Black -35

Treatment using Adobe Camera RAW (via bridge)



Levels
Blacks 30

Vibrance
Black -35

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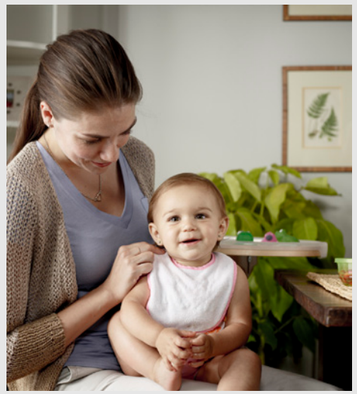
Photography should be cropped in an interesting way—for example, slightly off-center or in close-up. This provides the page with visual interest, but more important, it creates a greater sense of intimacy and connection with the viewer.

Original



Treated and cropped

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So, here's what not do to with photography:

Don't try to be clever
Unusual angles, strange perspectives, and overly strong filters and color treatments won't give us the honest feeling we're looking for.

Don't choose isolation
Photos should be out there in the real world, not in a studio. That's where life happens, right?

Don't be cheesy
A gentle smile is, in this case, so much better than a mouth full of teeth. Just a subtle look can be deeply impactful.

Other don'ts include:

1. Metaphorical images
2. Action shots
3. Unnatural lighting effects and strange perspectives
4. Black and white images
5. Photos taken in a studio instead of in a real-world setting
6. Clip art

1.

2.

3.

4.

5.

6.

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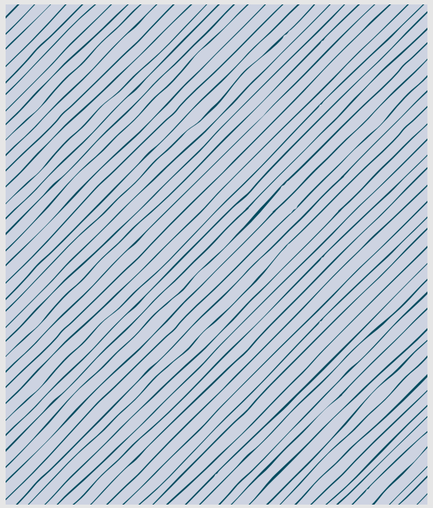
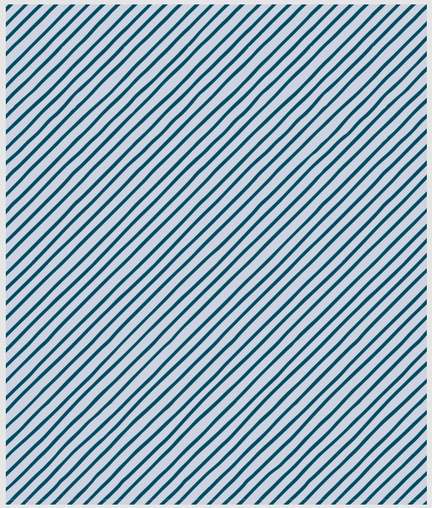
Section 2
Brand toolkit
Patterns

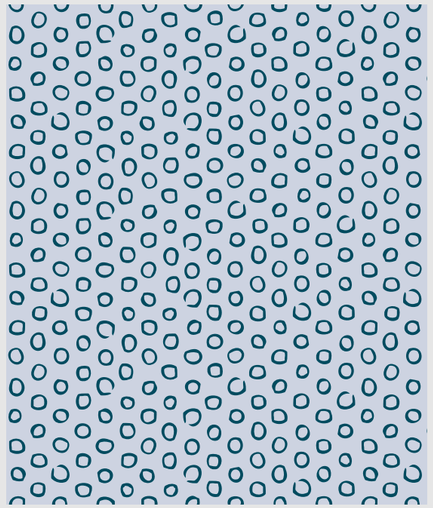
Introduction
The New York Life brand has a series of eight custom, hand-drawn patterns that can be used across all brand touchpoints. Eight folders have been created, each containing a pattern in all of its colors.



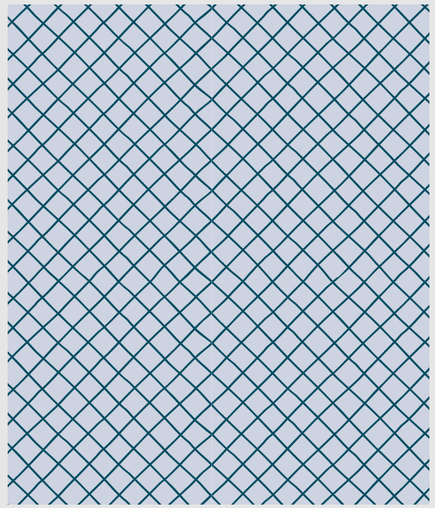
Diagonal lines: light



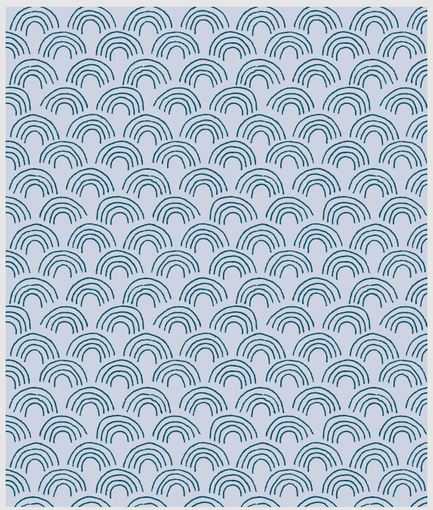
Diagonal lines: dark



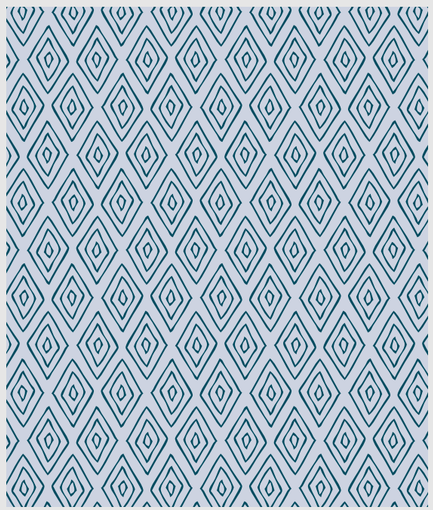
Circles



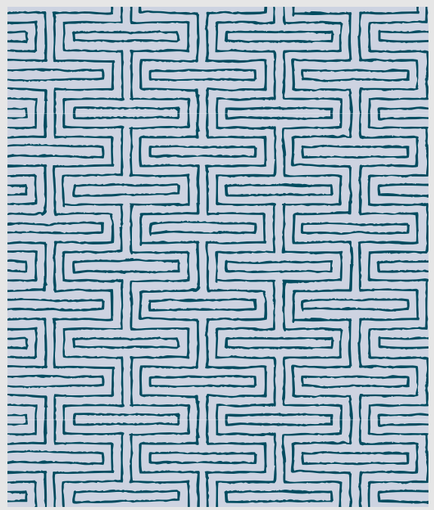
Crosshatch



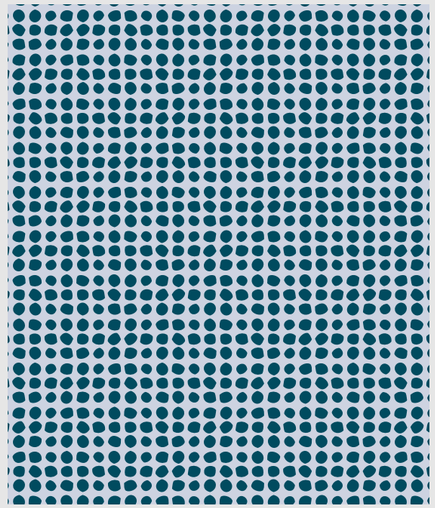
Shell



Diamond



Interlocked



Dots

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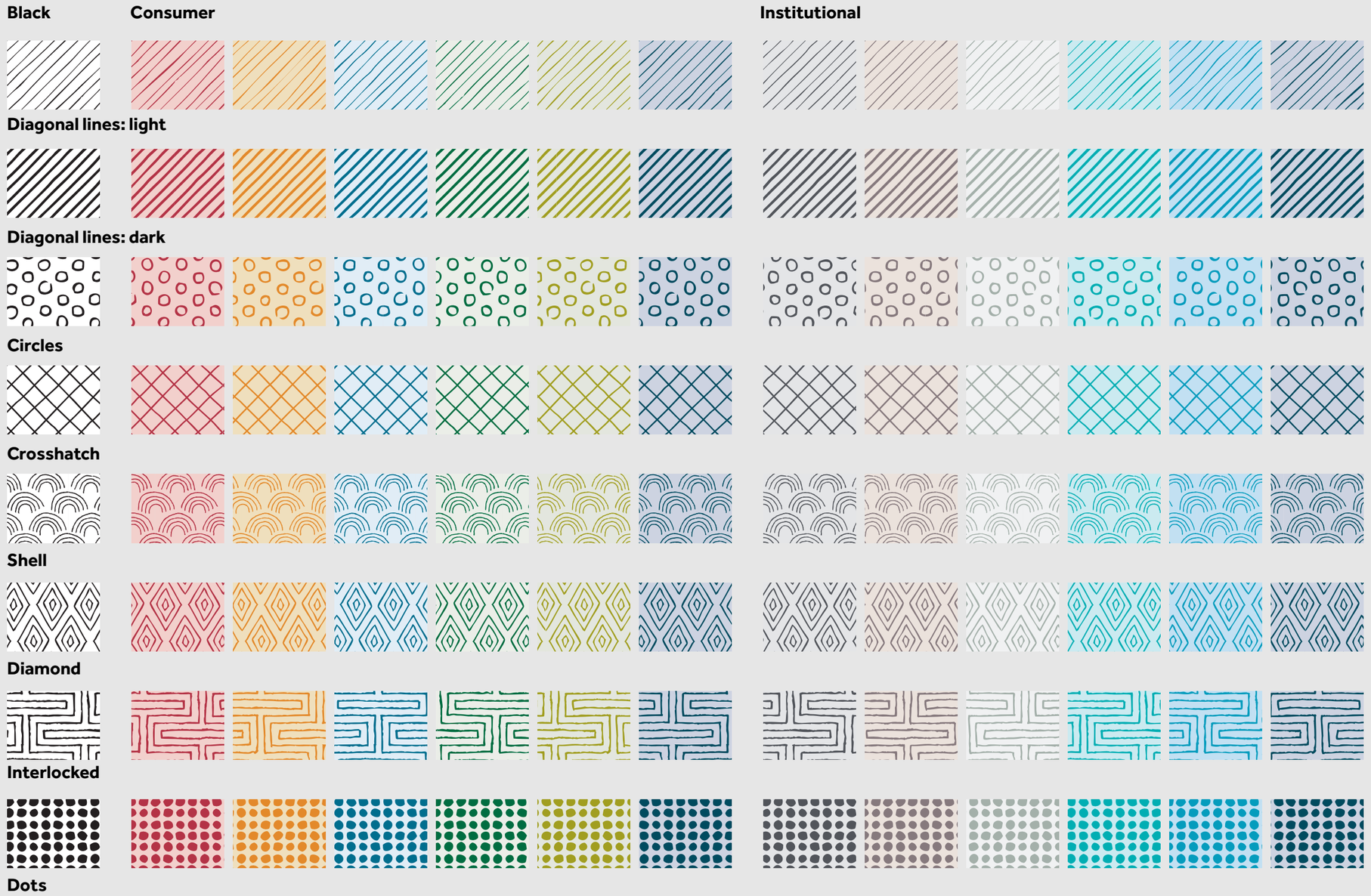
Here are all the patterns in all the available colors.

Using a New York Life pattern is as simple as placing an image into a layout. Eight folders have been provided to you, each containing a pattern, in all its colors.

Placing a pattern
Step 1: Determine the appropriate color format (CMYK/RGB/Pantone).
Step 2: Locate the folder of the desired pattern and color.
Step 3: Place it. Patterns should always be at 100% scale in layouts tabloid sized or smaller. In larger layouts, they can be enlarged proportionally.

Copy/paste swatches
Each pattern has been provided as a swatch in Adobe Illustrator. Swatches allow for a pattern to fill any size frame, which means they can also be used in infographics.
Just copy the desired colored pattern and paste it into a document. The swatch will automatically appear in your new document.

Digital tiles
Repeating patterns or tiles have also been provided to you. Tiles can be used in a wide range of applications, for web backgrounds and all things digital.

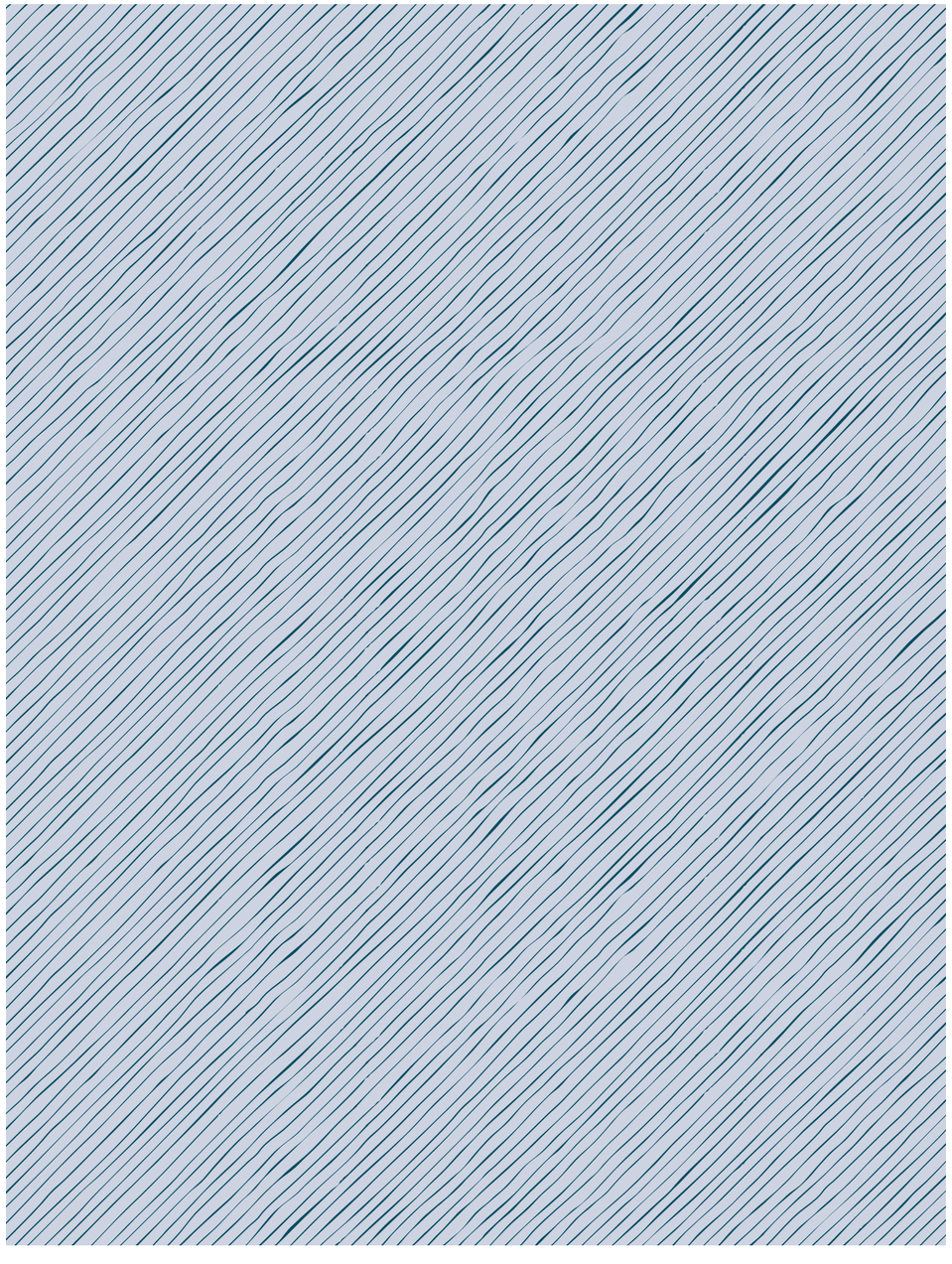


Important!
Patterns using consumer and institutional colors should never be used together in a single layout.

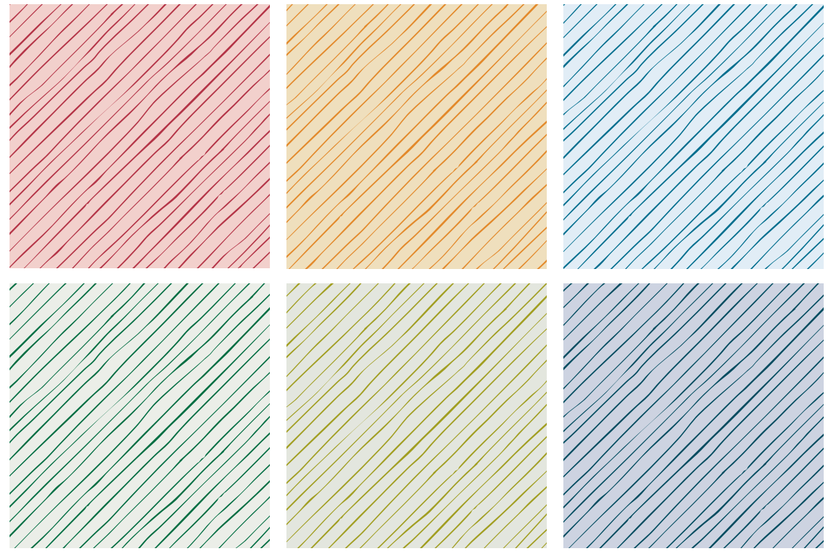
Confidential // Do not copy or distribute

Section 2
Brand toolkit
Patterns
Diagonal: light

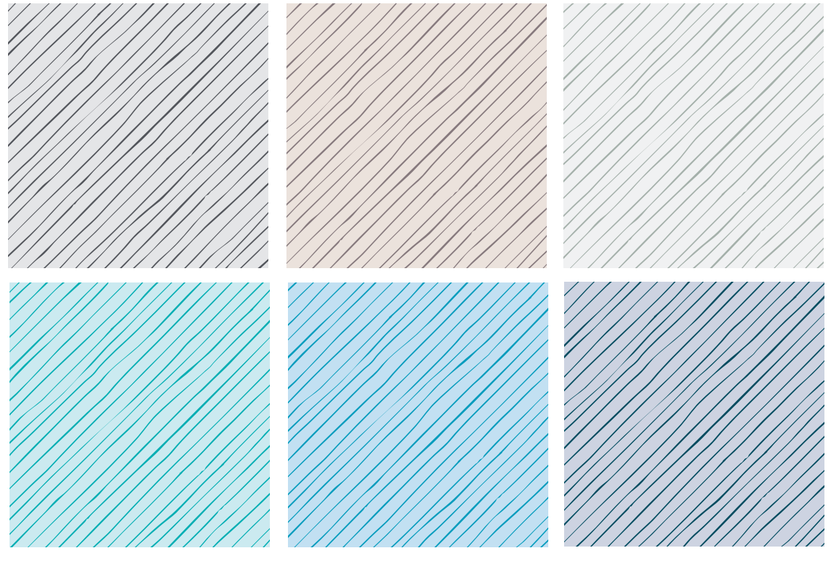
Remember:
Consumer and institutional colors should never be used together in a single layout.



Consumer

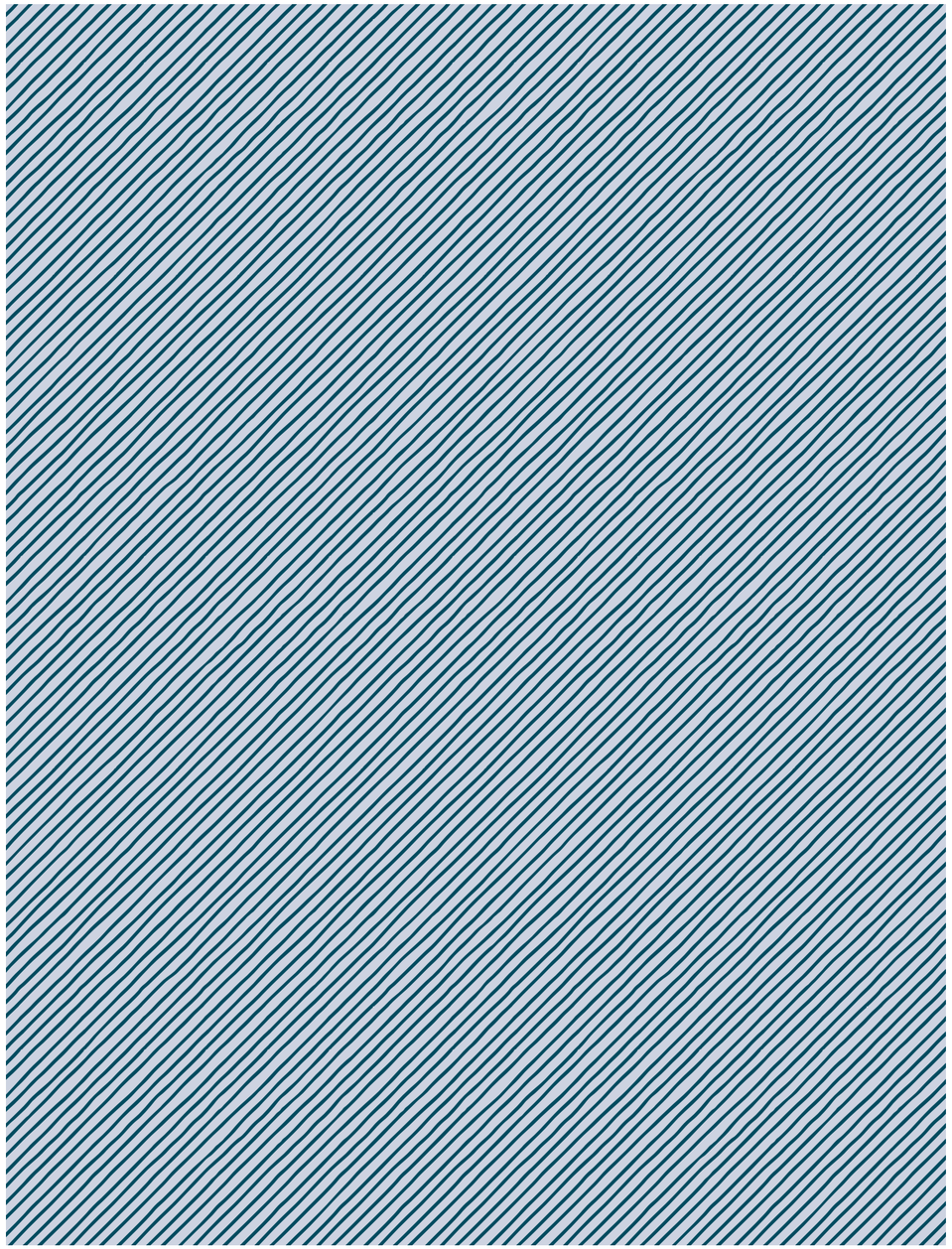


Institutional



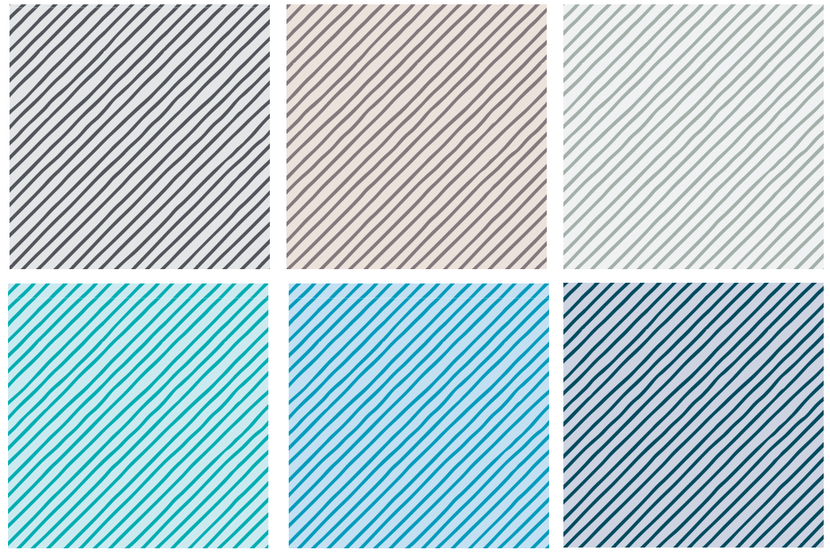
Confidential // Do not copy or distribute

Remember:
Consumer and institutional colors should never be used together in a single layout.



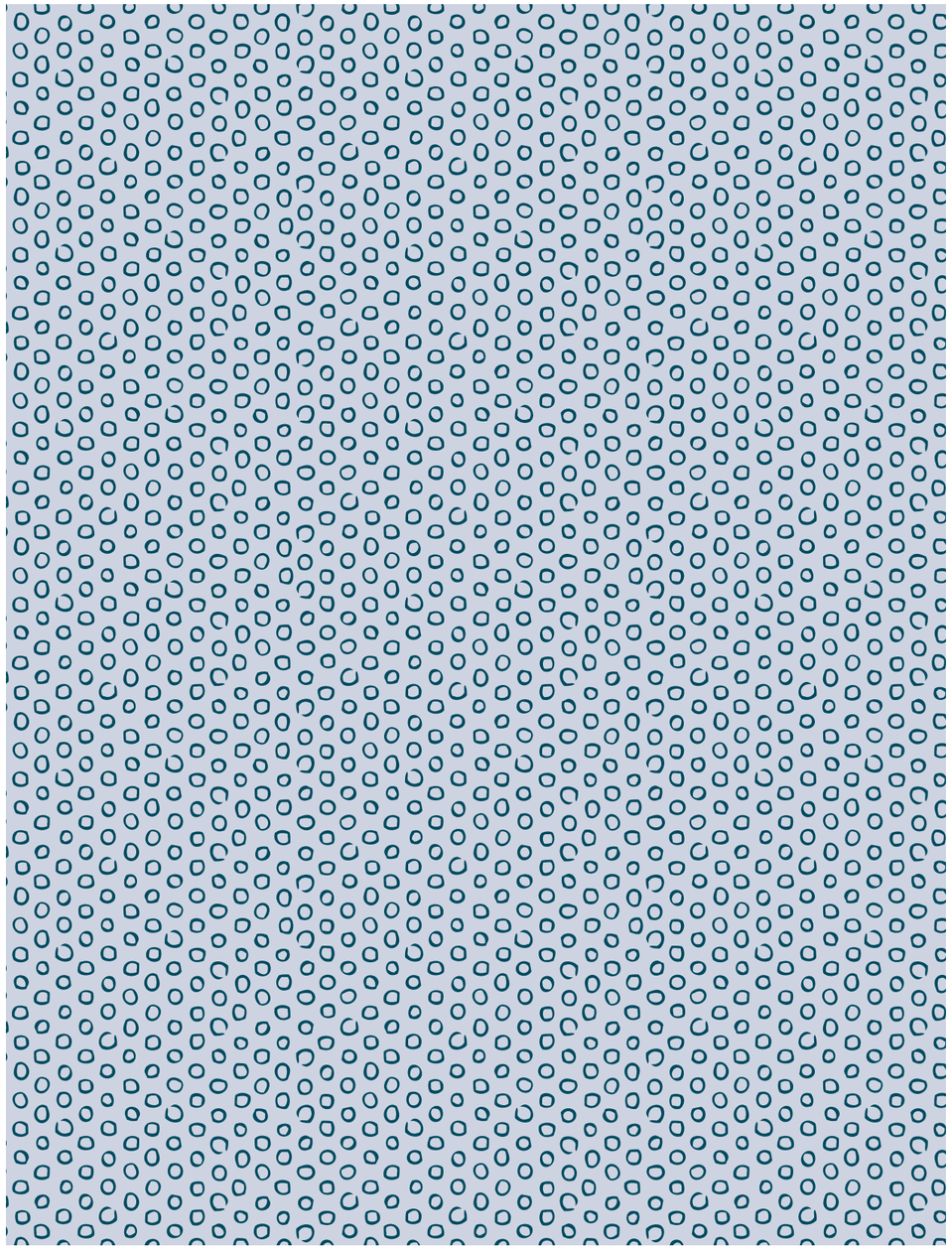
Consumer

Institutional

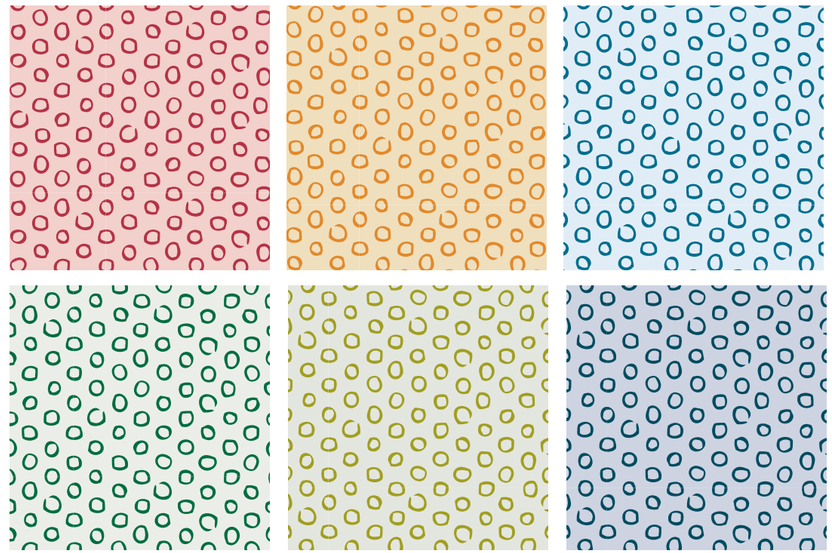


Confidential // Do not copy or distribute

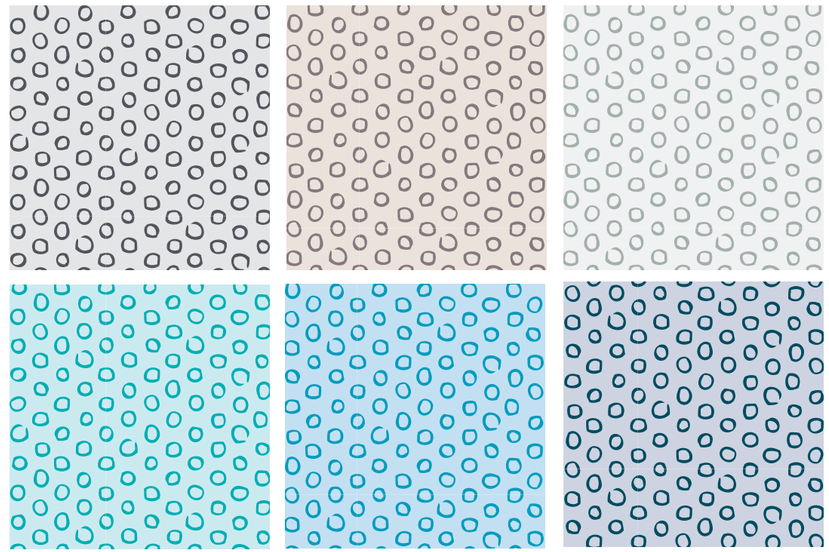
Remember:
Consumer and institutional colors should never be used together in a single layout.



Consumer



Institutional



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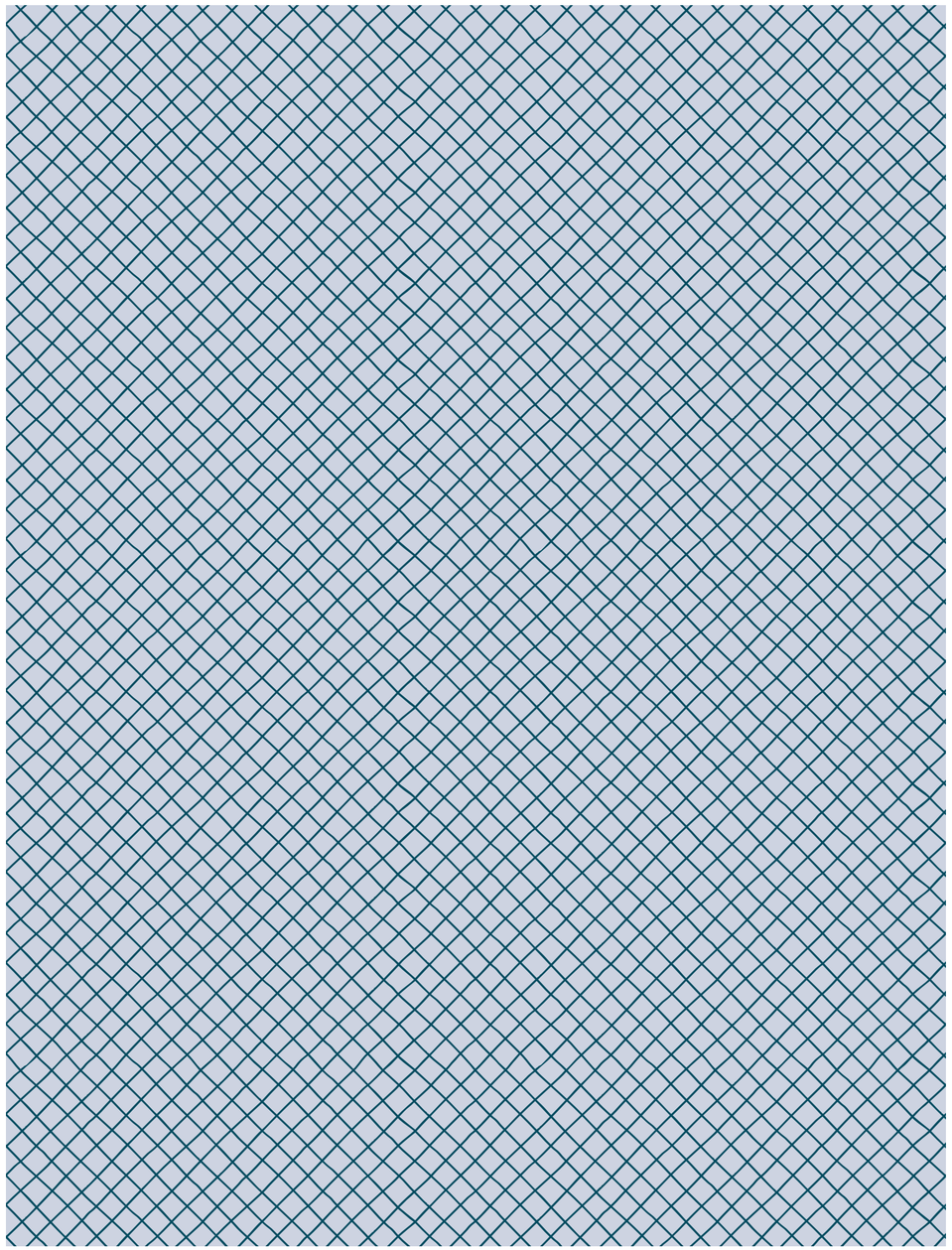
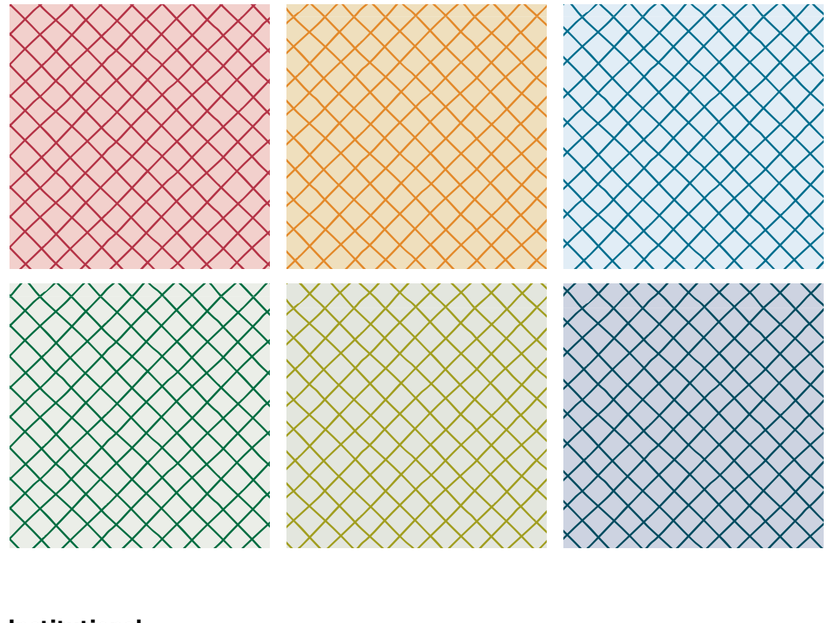
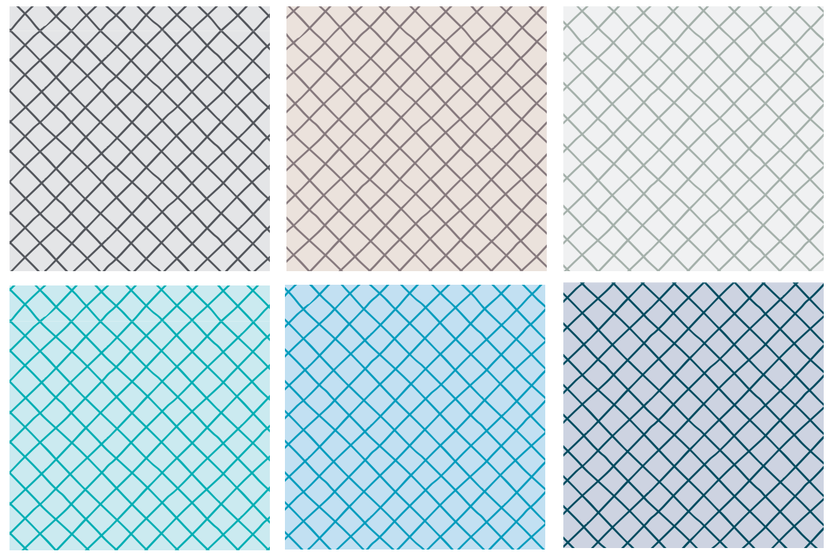
Remember:
Consumer and institutional colors should never be used together in a single layout.



Consumer



Institutional



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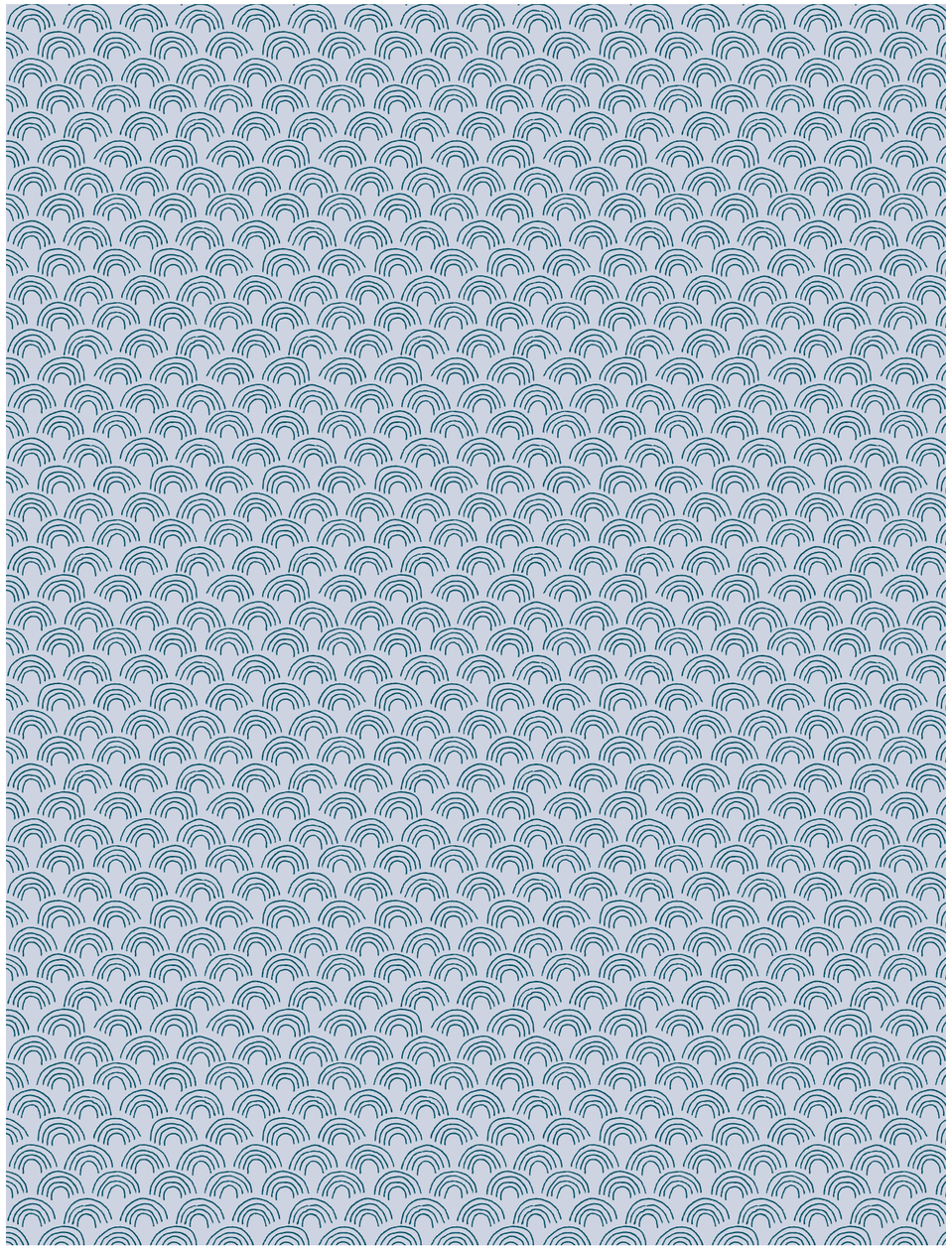
Remember:
Consumer and institutional colors should never be used together in a single layout.



Consumer

Institutional

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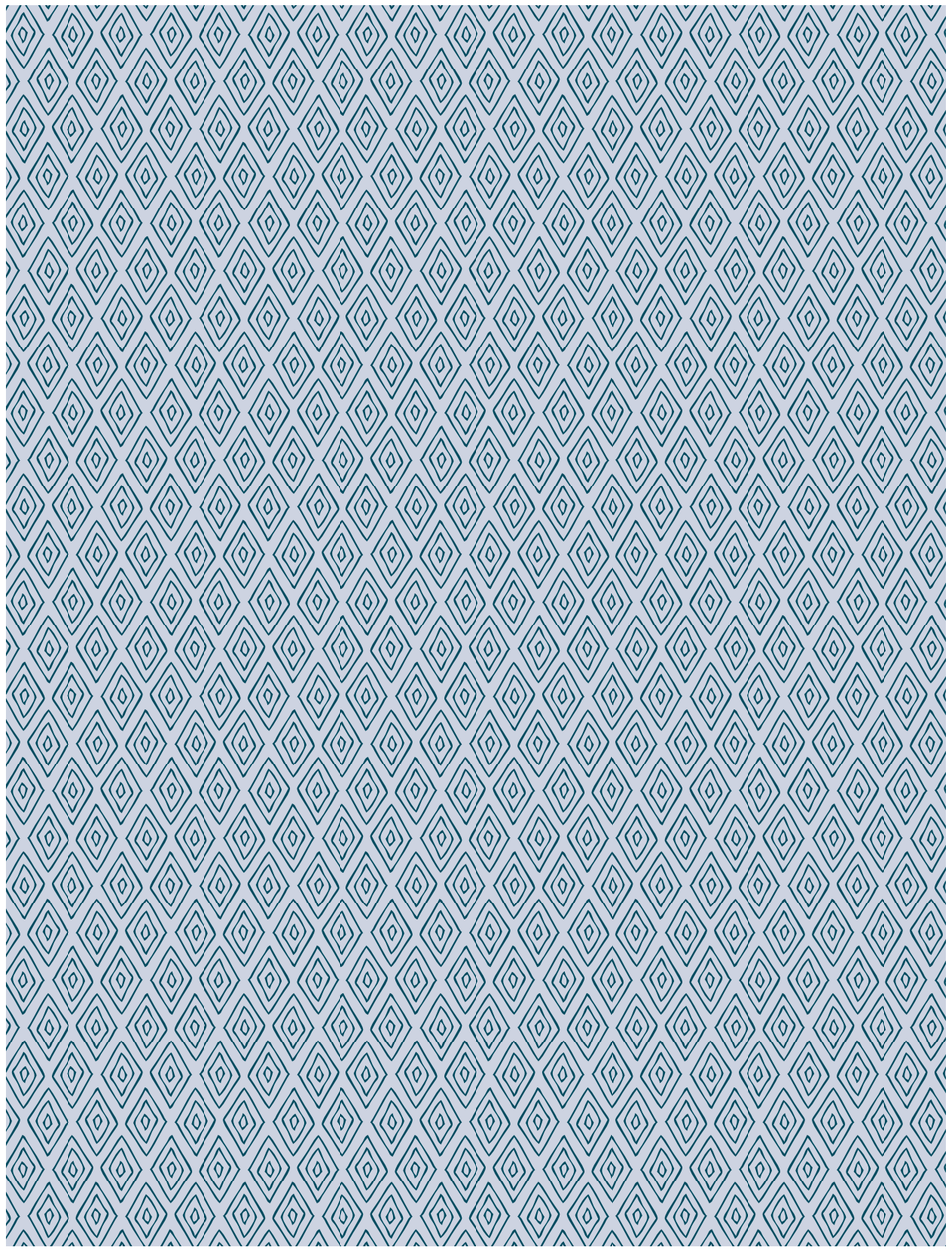
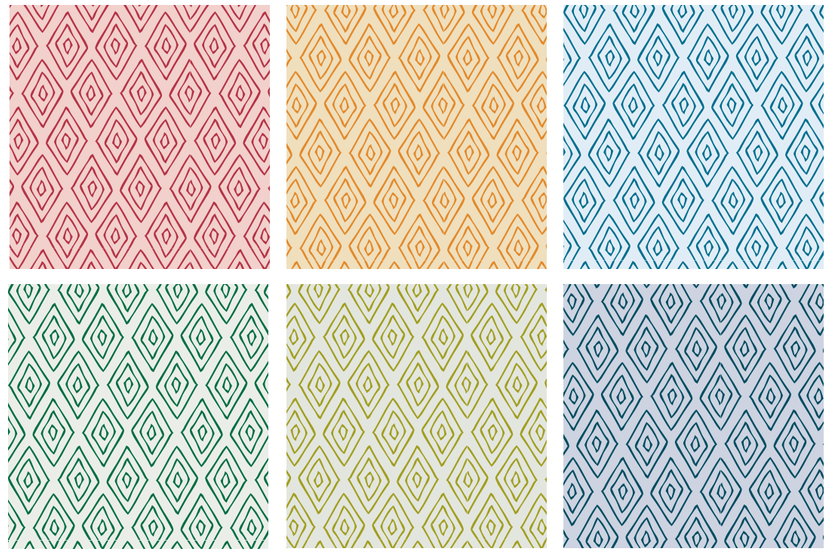
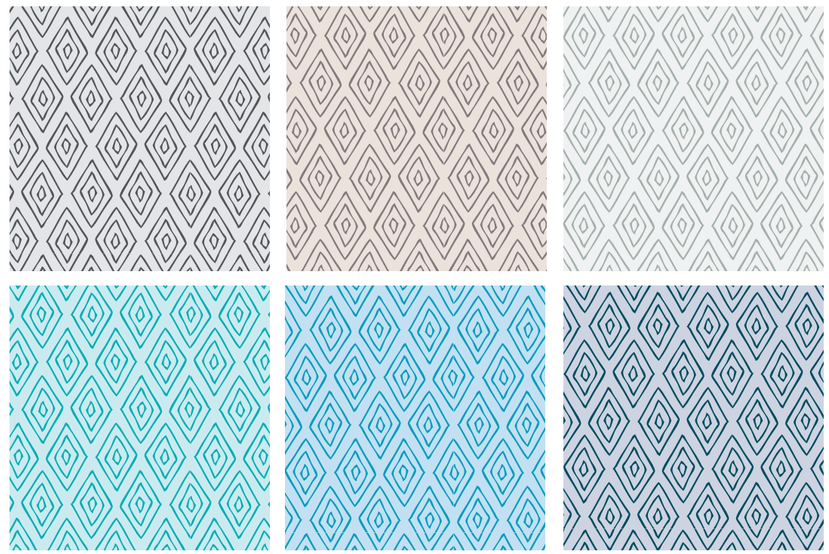
Remember:
Consumer and institutional colors should never be used together in a single layout.



Consumer



Institutional



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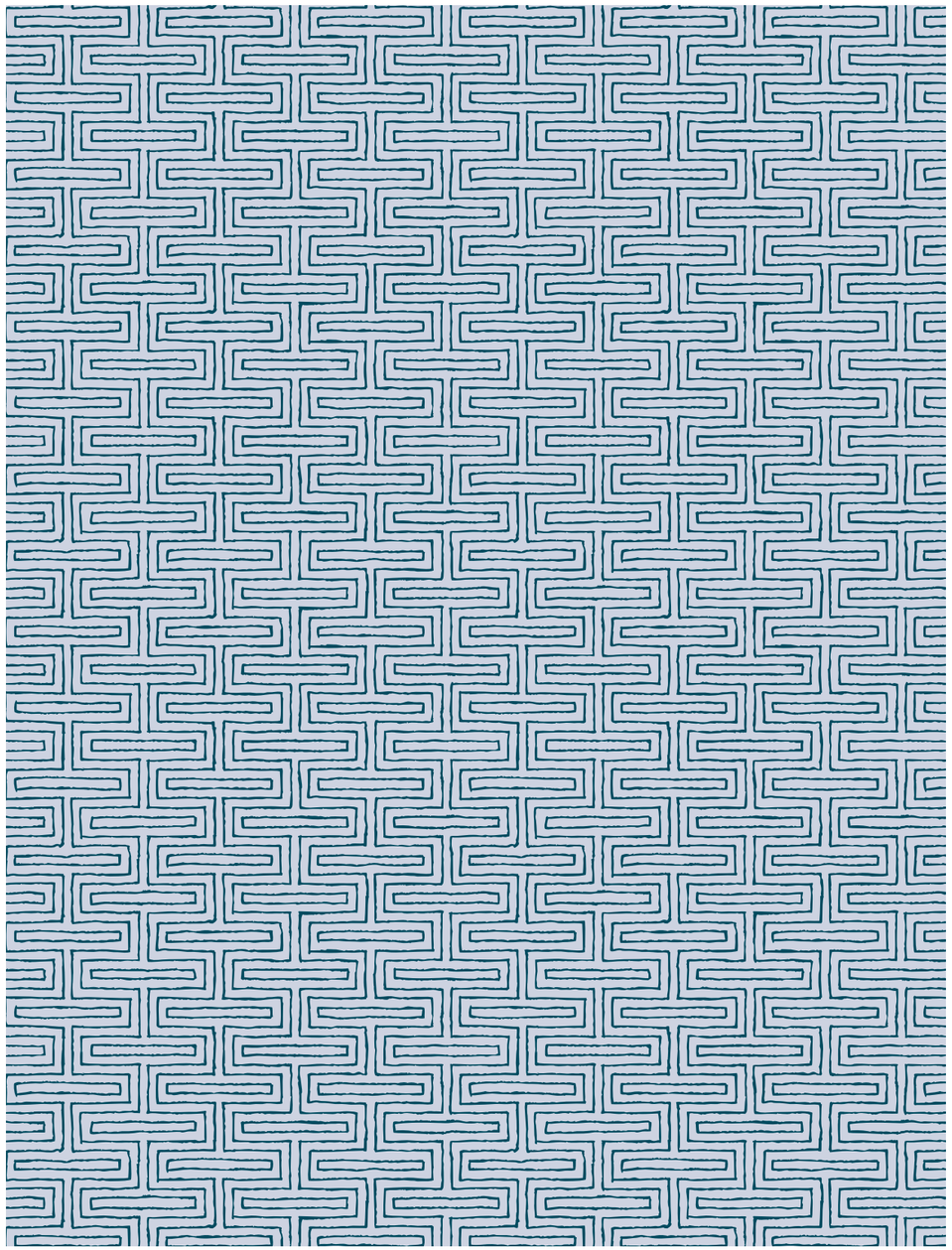
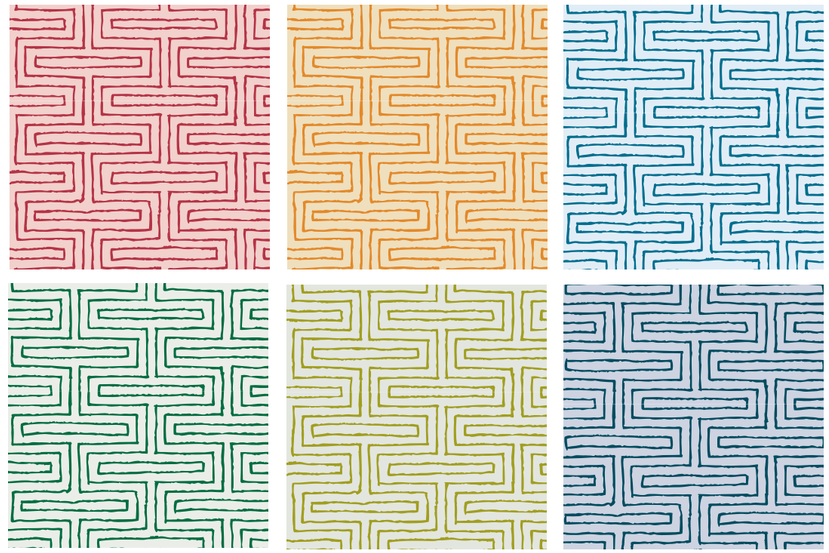
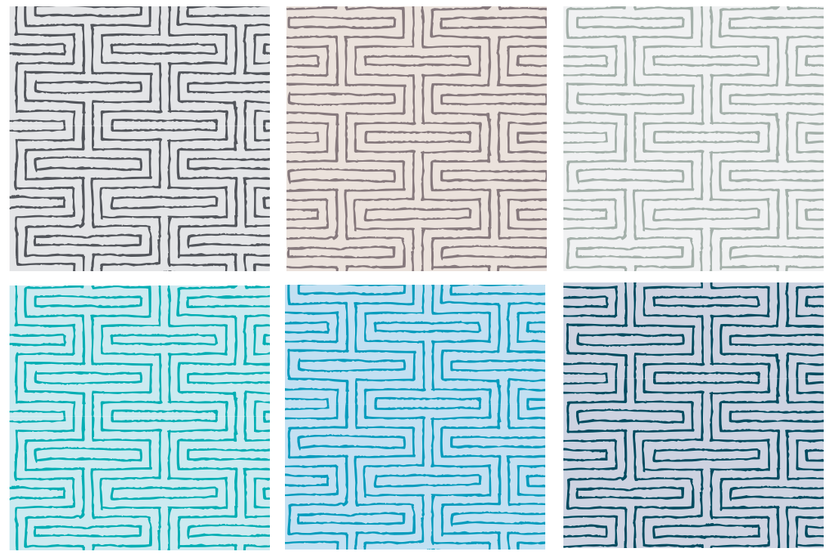
Remember:
Consumer and institutional colors should never be used together in a single layout.



Consumer



Institutional



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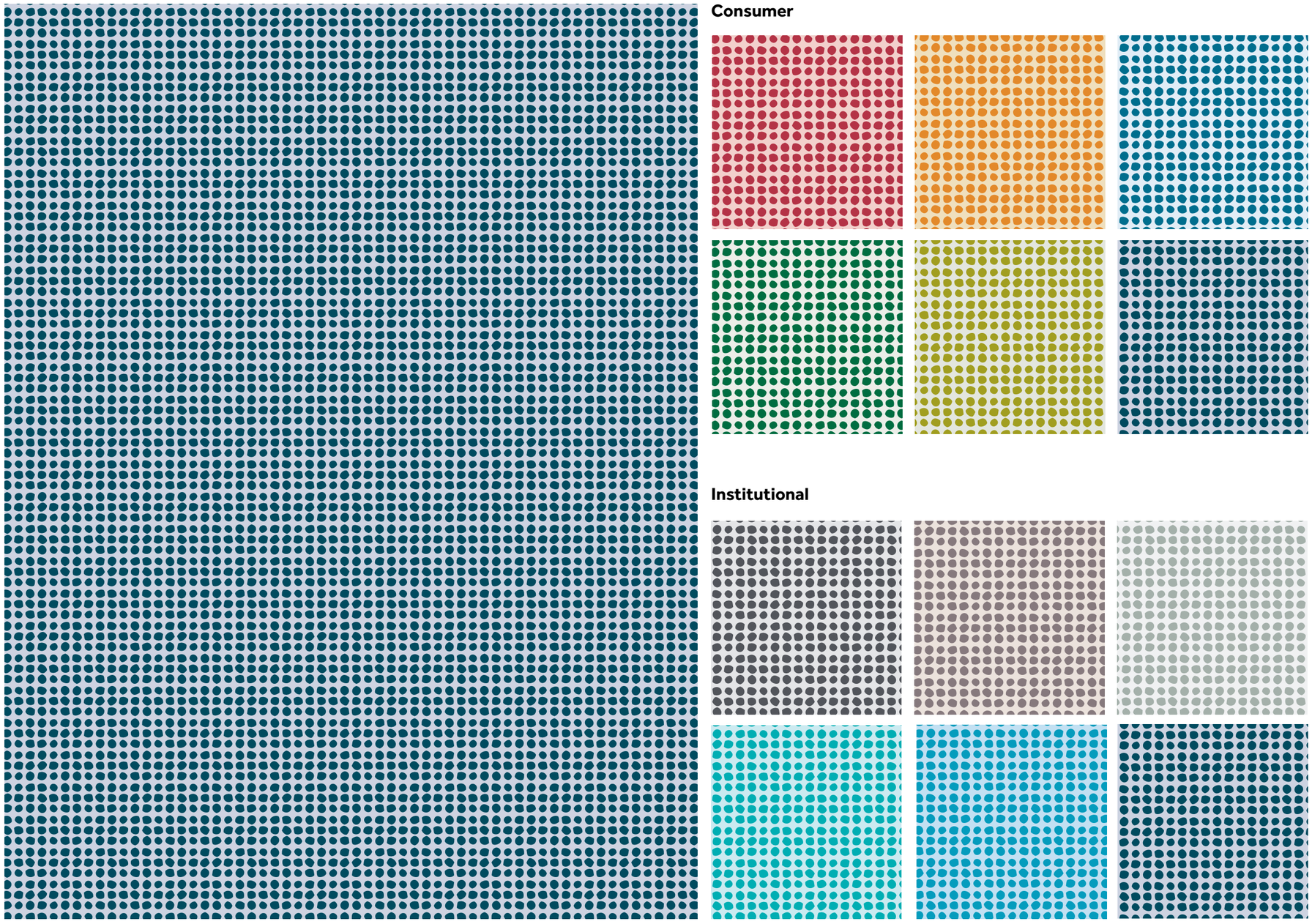
Remember:
Consumer and institutional colors should never be used together in a single layout.



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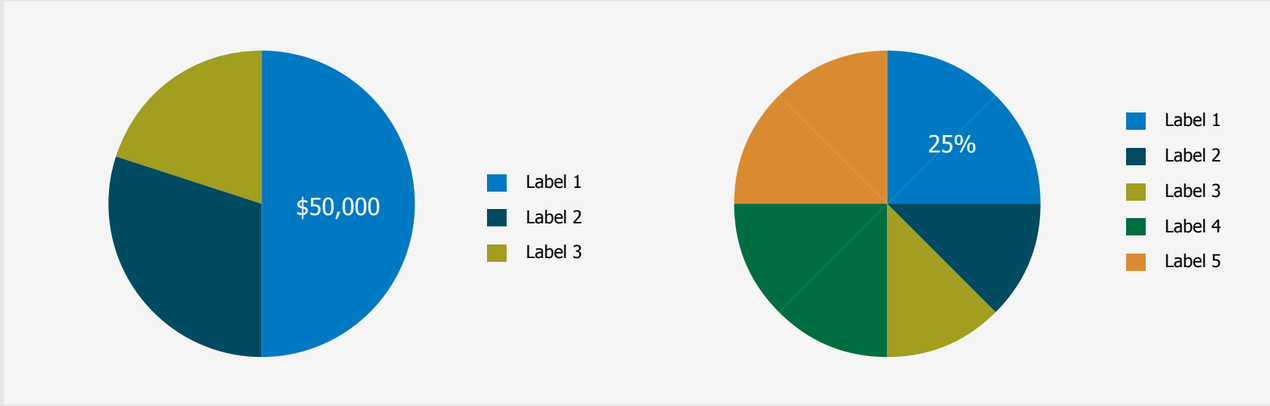
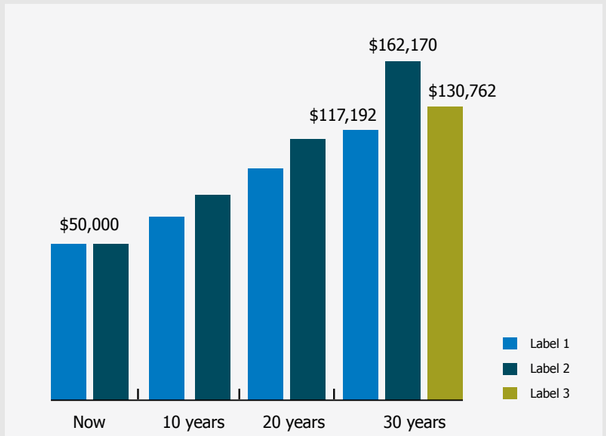
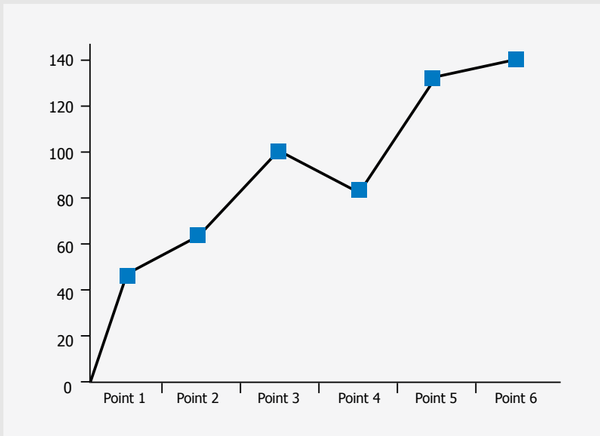
Section 2
Brand toolkit
Infographics

Information graphics, a.k.a. infographics, are simple, customizable, and highly effective communication pieces. Graphs, charts, tables, and the like all fall into this category. They're the most effective when kept simple, so try to avoid extra lines or other, superfluous embellishments.

Shown here are infographics with flat, contrasting colors from the secondary palettes used as information dividers.







Company	2007		2008		2009		2010	
	Rank	Share	Rank	Share	Rank	Share	Rank	Share
New York Life	3	5.9%	4	6.0%	1	8.4%	1	
Lincoln National	4	5.8%	3	6.5%	3	6.7%	2	
John Hancock / Manulife	2	6.5%	1	7.6%	2	8.4%	3	
Northwestern Mutual	1	7.9%	2	7.3%	4	6.2%	4	
Aegon	8	3.7%	8	3.5%	6	4.1%	5	

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Sometimes the questions are complicated and the answers are simple.

Dr. Seuss

A simple recipe
Just as in cooking, starting with simple, honest ingredients will lead to wonderful results. In this case, our ingredients are all the separate elements described in Section 2.

Seasoned to taste
Also, just as in cooking, a little pinch of salt can be added, some lemon zest sprinkled. Know that where appropriate, a gentle twist can lift an adequate meal to a culinary masterpiece.

The following pages will explain how we use all the elements of Section 2 together to build new collateral in a harmonious way.

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Guiding principle:
Less, really truly, is more.

Design intent:
It sounds like a cliché, but keep it simple.

A cluttered page actually hampers legibility, leading to less knowledge being absorbed, meaning more complex information doesn’t get conveyed to the reader.

By breaking it all down into digestible pieces, everyone inside the company and, more important, the audience will be happy with the result.

If you need guidance, email:
General_Branding_Support@newyorklife.com

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The New York Life paper stock has been selected with great attention and care.

Mohawk Superfine, our recommendation, is made by an all-American, family owned company that sources its paper within the 50 states. Its textured surface reflects honesty and authenticity, two principal traits of the New York Life brand. Its thickness is slightly heavier to emphasize substance, another key brand trait.

In instances where you need to choose a different paper, please take the above criteria into consideration for consistency's sake. The recommended, approved paper alternative is Neenah STARWHITE® Tiara, Vellum.

Specifications:
The preferred color is Ultrawhite. Finish it off in Eggshell. Bear in mind, the right paper weight will vary depending on the size and intent of the communication.

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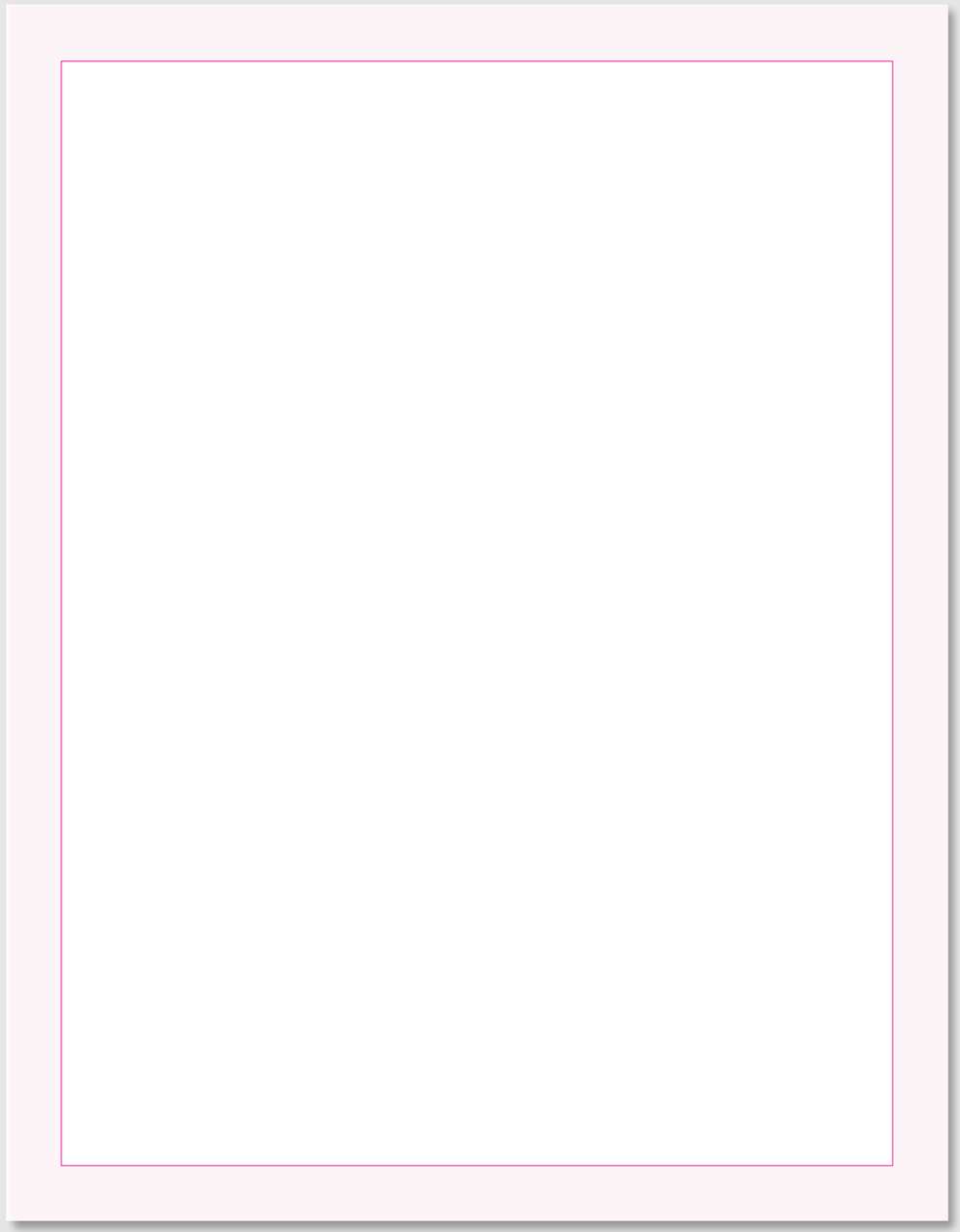
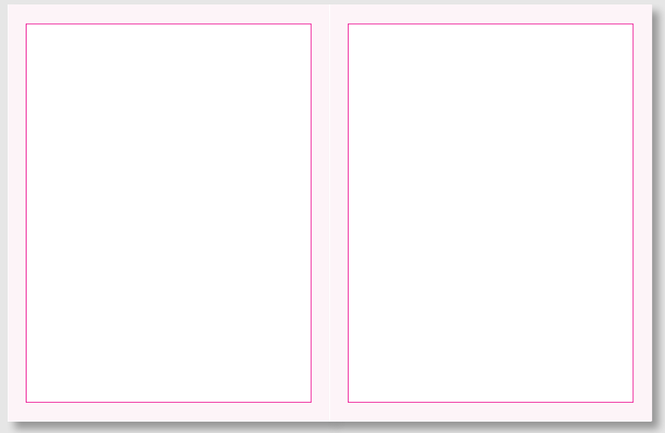
Section 3
General principles
Margins

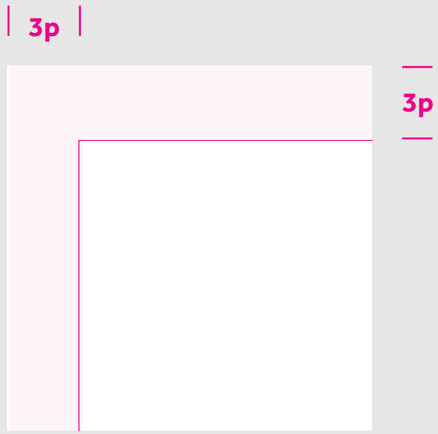
We start with setting document margins. A margin of 3p (picas) should be set around all letter-sized pieces of New York Life collateral.

On double-paged spreads, this size acts as the inside margin as well.

As you'll see on the following pages, colored backgrounds and photography may extend past the margins (bleed). However, content must always be contained within the margins.







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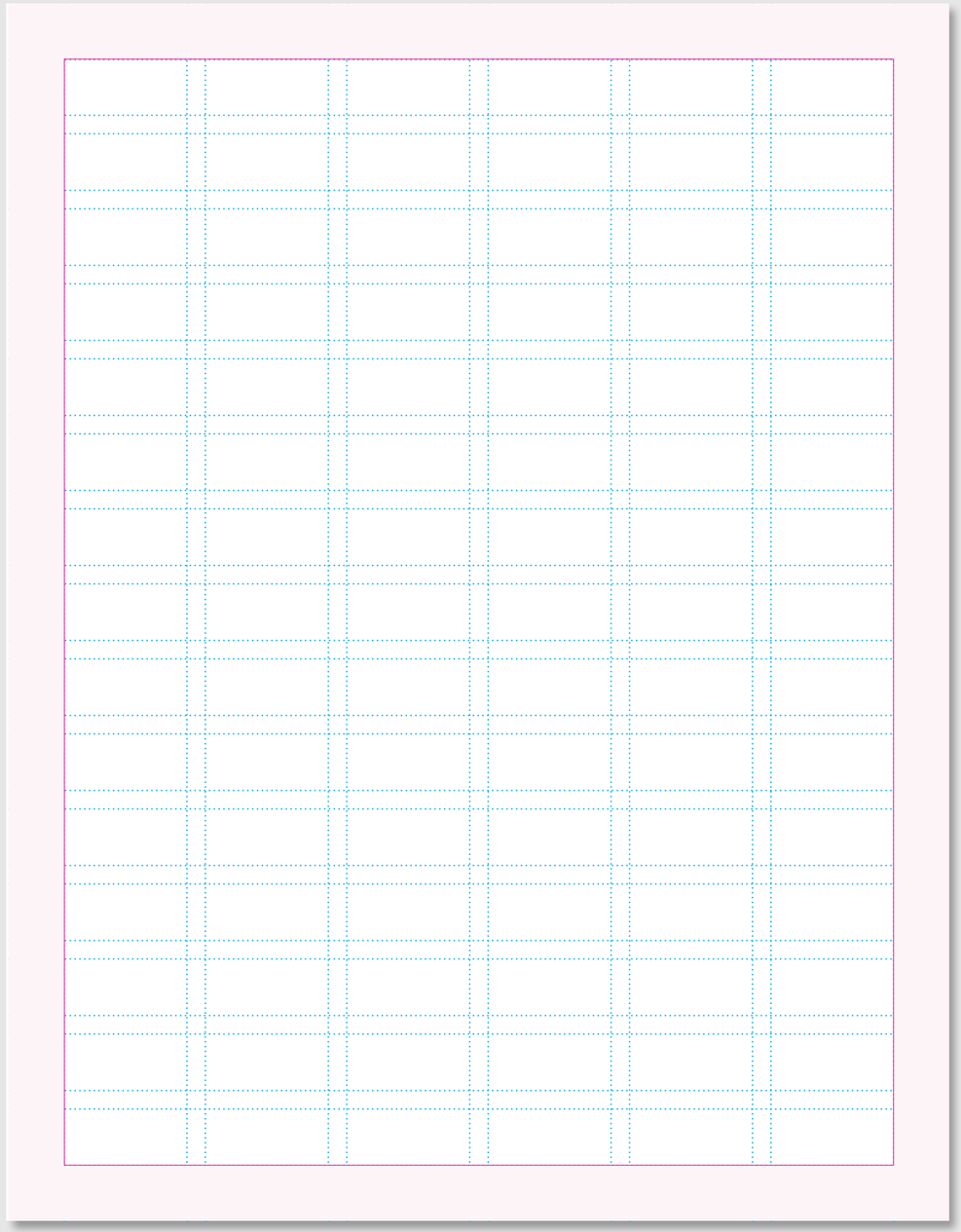
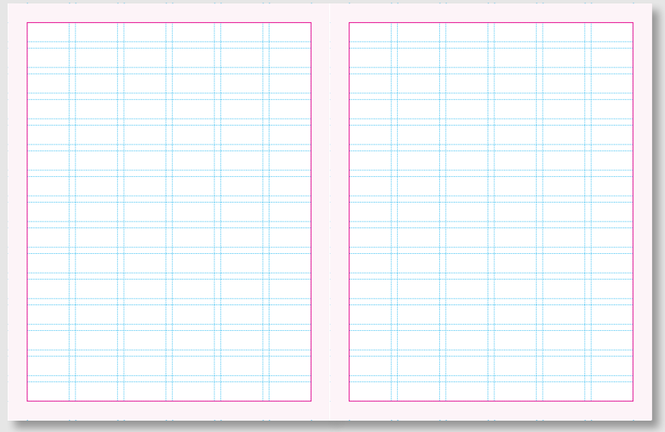
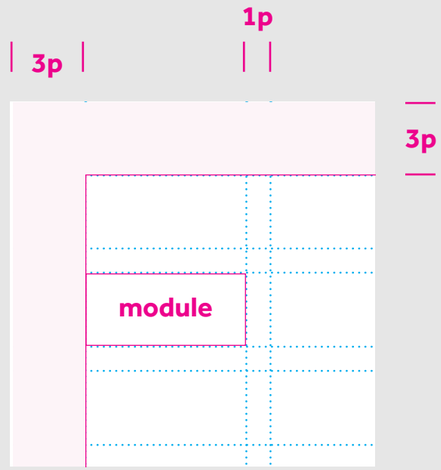
Section 3
General principles
Grids

This is the basic grid structure for standard letter formats. Using the grid will make creating organized layouts easy.

Letter-sized collateral for New York Life should have six columns and 15 rows to allow for clean layout approaches. Each module is 3p (picas) tall and 6.7p wide. The gutter is 1p. Using this six-column grid, text can be set at a variety of line-lengths, from one column wide for captions to five or six columns wide for introduction text and quotes.







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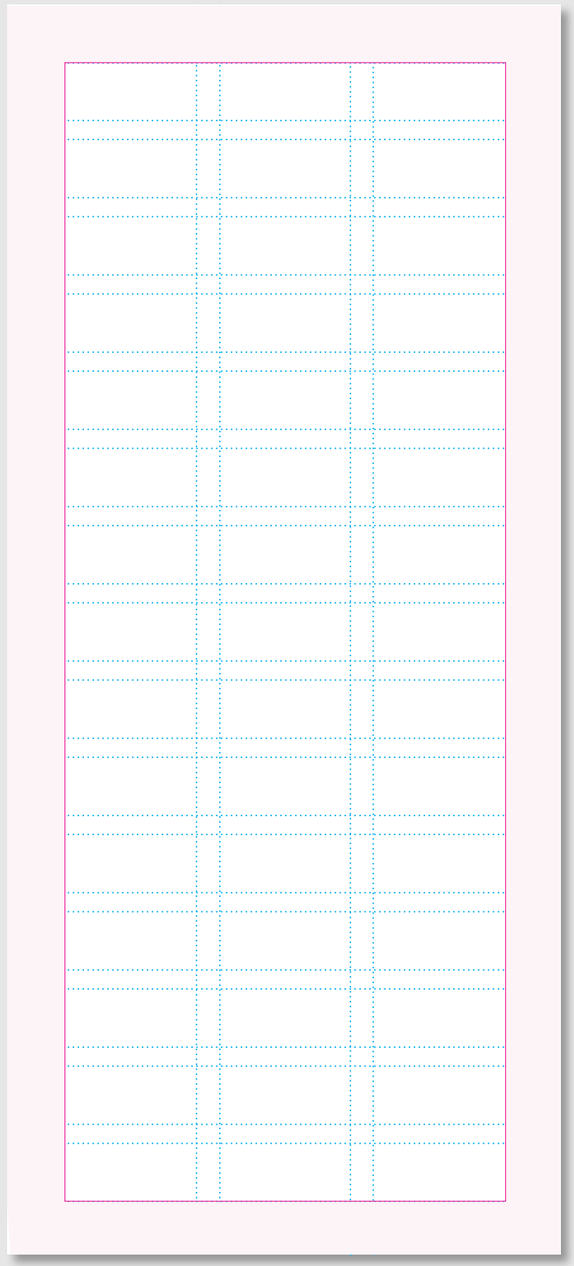
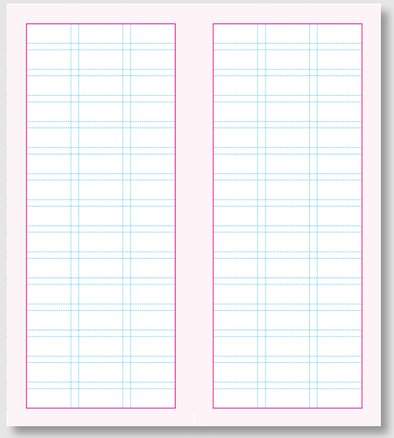
Section 3
General principles
Alternate-sized grid

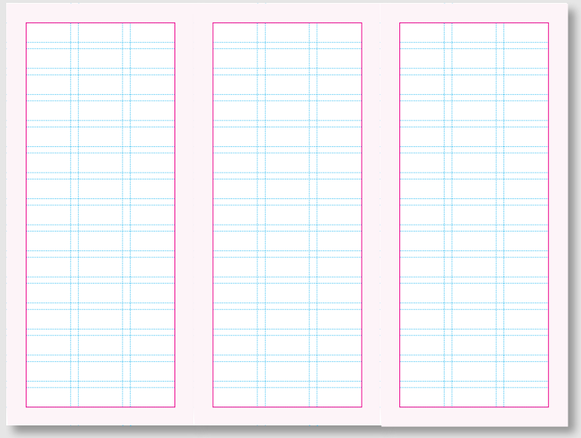
This grid structure should be used specifically for “slim jim” brochures. It is based on the standard letter format using three columns instead of six. Using this grid will make creating organized layouts easy.

The gutter is 1p (pica), as it is in letter-sized collateral. However, in slim-jim brochures only, a margin of 2.5p is set around all sides. Each module of the grid is 2.6p tall and 5.8p wide. Here, a three-column grid allows for text to be set at a variety of line-lengths, from one column wide for captions to two or three columns wide for body copy.

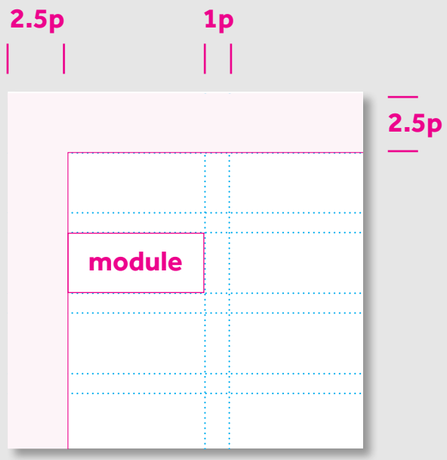




Saddle stitched, center fold
Folded size : 4” x 9”
Flat: 8” x 9”



Folded, 6 panels
Folded size: 4” x 9”
Flat: 12” x 9”



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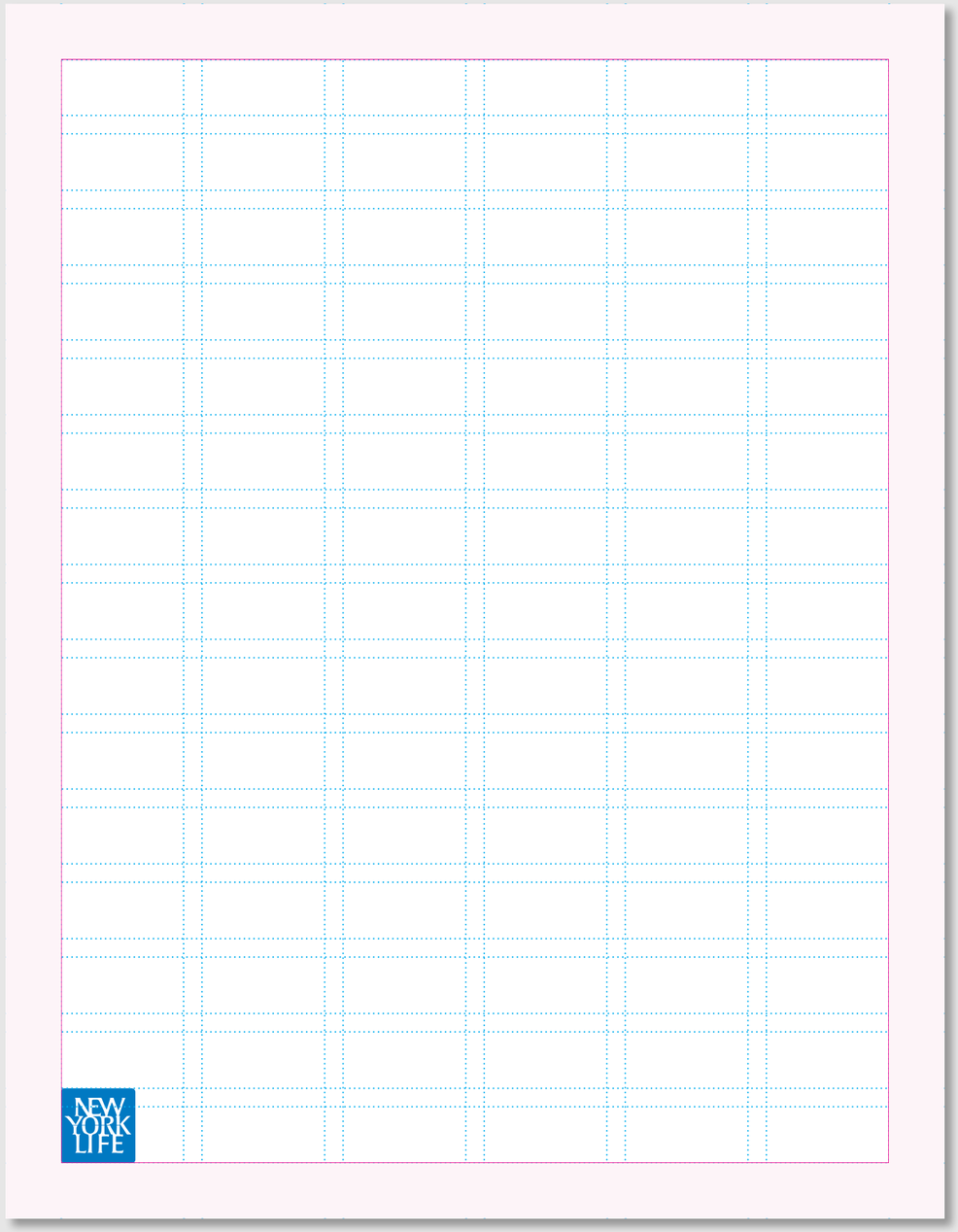
Section 3
General principles
Logo

Different pieces of New York Life collateral need different amounts and types of content. Based on the margin specs and content, place your New York Life logo at the bottom left of the page.

Please note: if at any point you don't know how to proceed, email General_Branding_Support@newyorklife.com for guidance.



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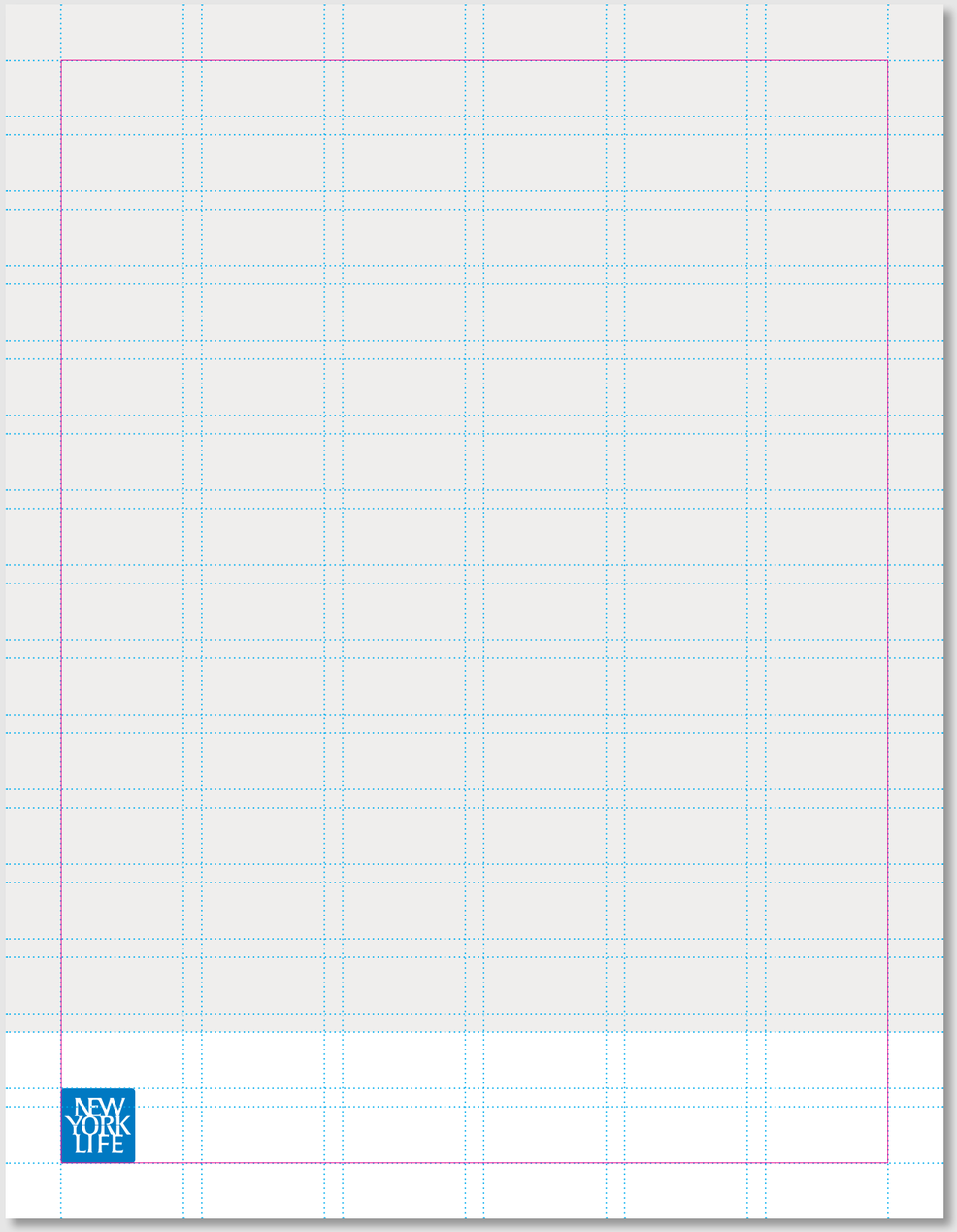
Section 3
General principles
Logo and white bar

Here, we position the logo along with the white bar. The white bar's actual size and placement depend on the logo size. For specifications, rewind to page 14.



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Minimal content
Here we have a finished collateral piece that uses the grid specifications and the basic New York Life brand elements correctly.

In general, if your headline is a question, your subtitle should be a response. If your headline is a statement, your subtitle should be a call to action.

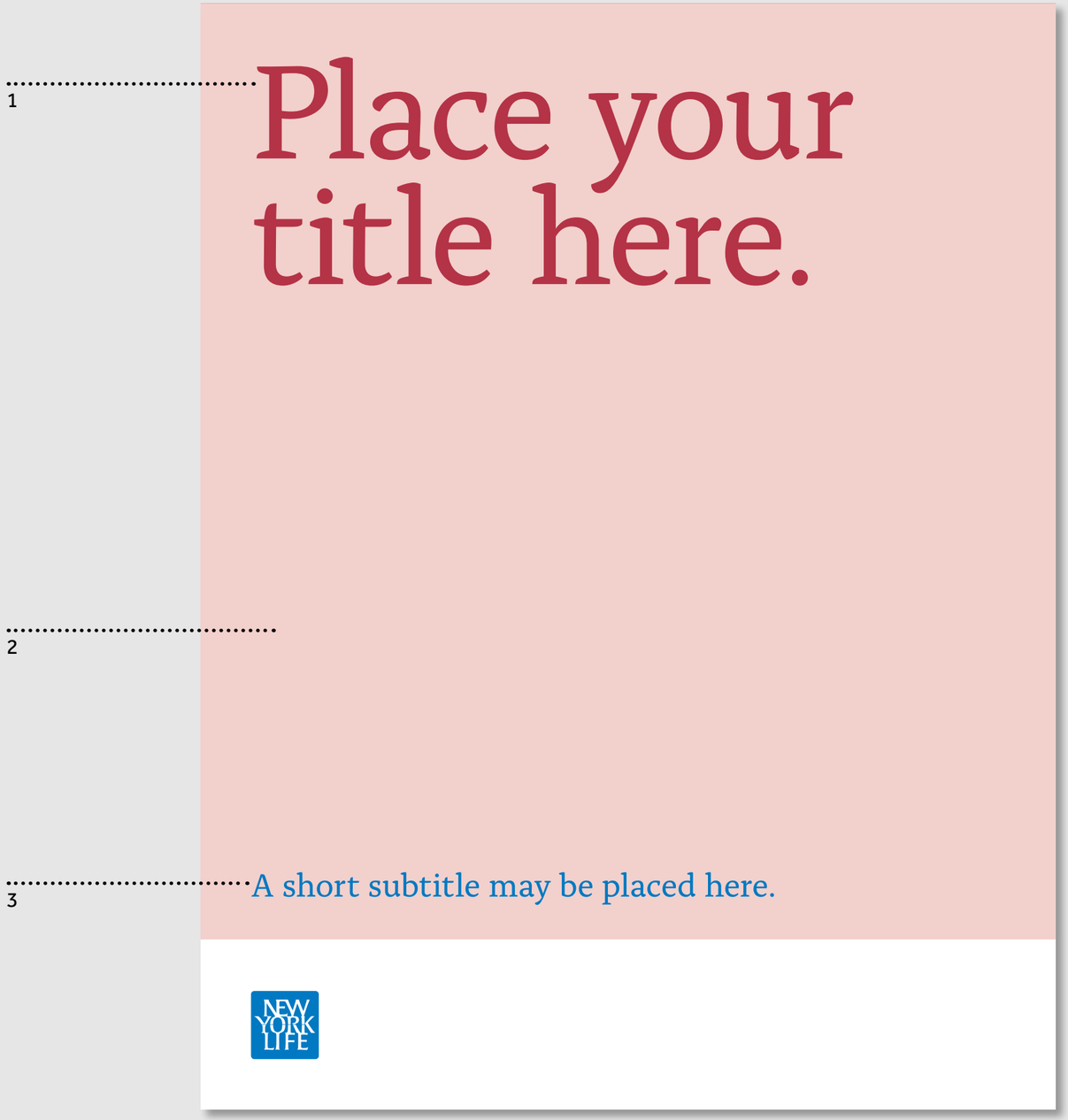
Remember, this is all for your guidance, so check it out, use it to inspire yourself, refer to it—that's why it's here.

1. Headline
   75pt, Alda Regular, garnet

2. Color
   Tourmaline

3. Subtitle
   18/26pt, Alda Regular,
   New York Life Blue

The basic layout and style of the front and back covers of a piece of collateral should be consistent.



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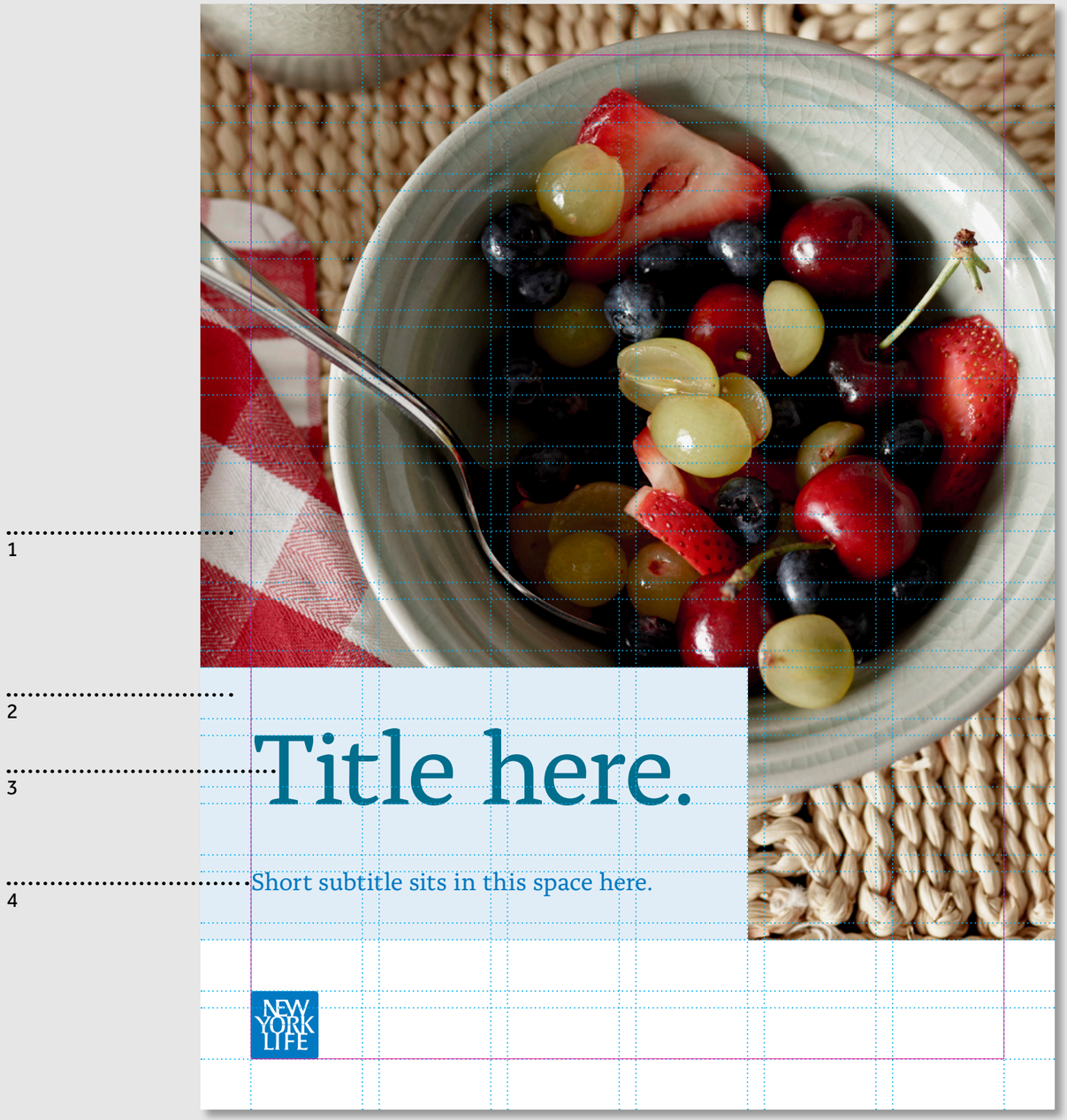
Here we have another example of a finished piece of collateral with correct uses of the grid specifications and the basic New York Life brand elements. In this case, photography has been added. It gives flavor and helps establish a deeper connection with the viewer.

1. Photography style
   Details
2. Color
   Mist
3. Headline
   75pt, Alda Regular, rain
4. Subtitle
   18/26pt, Alda Regular,
   New York Life Blue



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Here we have an intermediate layout, with the addition of content. While it's okay to add different elements to keep the page lively and inspired, maintaining a foundation of simplicity will always make information easier for the reader to digest. Here, we focus on the image and use the colored box to hold the information.

1. Color
   Moss
2. Headline
   75pt, Alda Regular, grass
3. Subtitle
   18/26pt, Alda Regular,
   New York Life Blue
4. Paragraph title
   9/12pt, Effra Bold, steel
5. Body copy
   9/12pt, Effra Regular, steel
6. Photography style
   People

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Section 3
General principles
Intermediate layout
Two-page spread

In this example of another intermediate layout, an interior spread, all of the elements are positioned so that there is a comfortable amount of breathing room for the copy. The scale of the photography and headline helps establish a connection with the viewer.

Tints of the soft colors may be used to help divide content in a layout as seen here. In order to maintain contrast, try to avoid using lower strength percentage tints of the light colors. As a general rule, a minimum of 30% is recommended.

1. Color
   Sunrise
2. Headline
   75/68pt, Alda Regular, sunset
3. Subtitle
   18/18pt, Alda Regular,
   New York Life Blue
4. Paragraph title
   9/12pt, Effra Bold, steel
5. Body copy
   9/12pt, Effra Regular, steel
6. Photography style
   People
7. Color tint
   Sunrise (40%)

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Section 3
General principles
Complex layout

Take this as a general rule: when you have a little more written content, you can use an image to break up the page. As shown in this single page layout, the text should sit neatly in a two-column format.

1. Headline
   75/68pt, Alda Regular, ocean
2. Color
   Lake
3. Caption titles
   7.5/9pt, Effra Bold,
   New York Life Blue
4. Captions
   7.5/9pt, Effra Regular,
   New York Life Blue
5. Color
   50% lake
6. Subtitle
   18/18pt, Alda Regular,
   New York Life Blue
7. Pattern
   Diagonal lines: light, ocean
8. Photography style
   Places and details
9. Paragraph title
   9/12pt, Effra Bold, steel
10. Body copy
    9/12pt, Effra Regular, steel

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Section 3
General principles
Complex layout
Two-page spread

These pages represent interior pages of a foldout or brochure. In this example of a more complex layout, note that the photos are smaller, allowing more breathing room for the copy. Also, you can see we've taken some license in using the headline treatment to title these text columns. You should feel you can, too. If you fear you've gone too far, you may email General_Branding_Support@newyorklife.com for guidance.

1. Subtitle
   18/18pt, Alda Regular,
   New York Life Blue
2. Headline/numbers
   75/68pt, Alda Regular, ocean
3. Paragraph title
   9/12pt, Effra Bold, rock
4. Body copy
   9/12pt, Effra Regular, rock
5. Color
   40% lake
6. Subtitle
   18/18pt, Alda Regular, ocean
7. Photography style
   People

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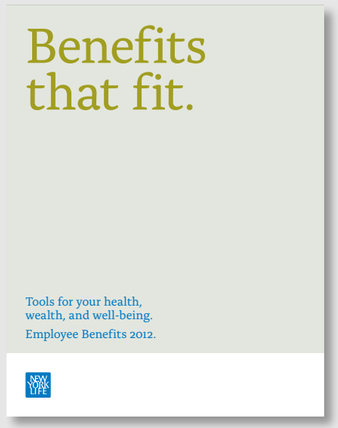
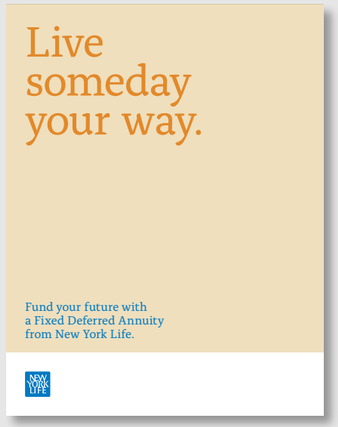
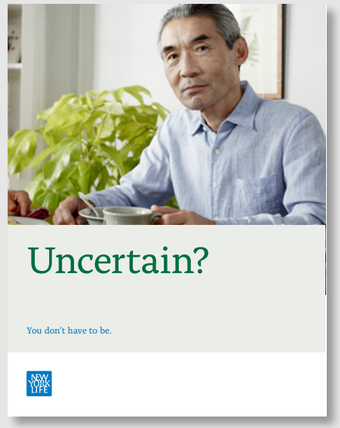
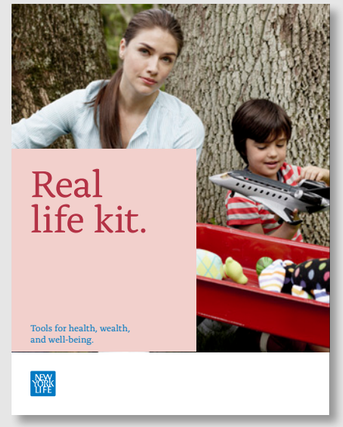
Section 3
General principles
Additional examples

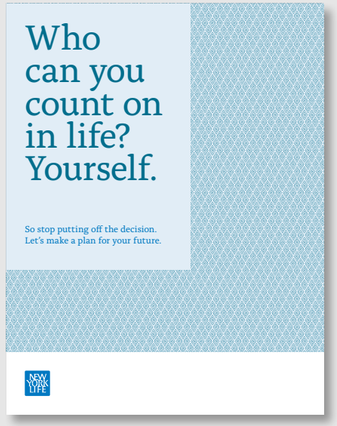
Here you can see examples of different uses of all the New York Life brand elements, reflecting both the consistency of correct uses and the diversity of complexity levels you will surely encounter.











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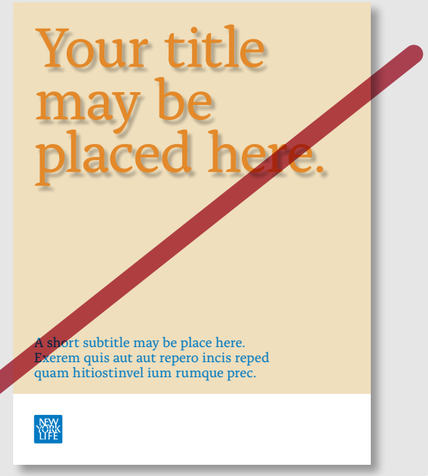
Section 3
General principles
Misuse

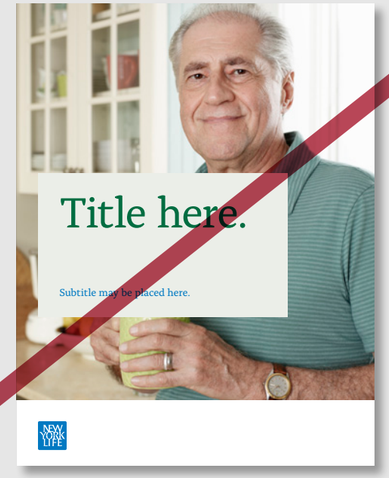
What not to do:

1. Don’t over-stylize layouts by adding drop shadows.
2. Don’t overdo it with content; it will dilute the impact. When you’re unsure of how much content should go on a page, email General_Branding_Support@newyorklife.com.
3. Don’t place colored boxes, headlines, or subtitles in the middle of a photo. They should never “float.”
4. Don’t use gradients or any stylized treatments.
5. Don’t use more than one strong color and it’s corresponding soft color on your page, and make sure it is an approved color from the appropriate palette.
6. Don’t use your pattern as the stage for your headline and subtitle. Keep it clean!

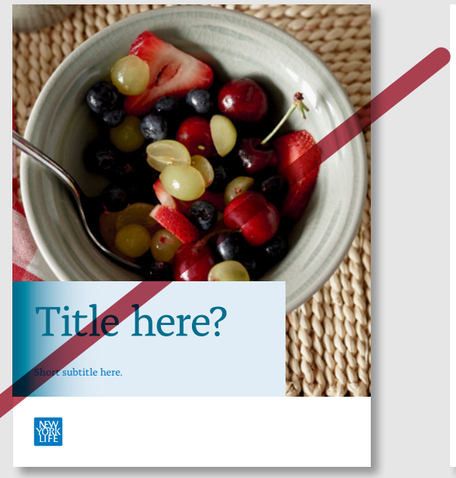


1.

2.

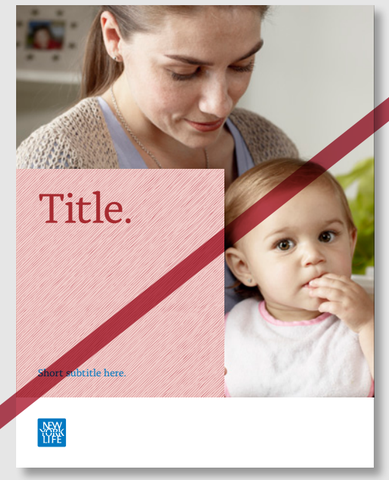


3.



4.

5.



6.

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Moving forward, we want to avoid using some of the imagery and logo lockups from the past. Here are just a few examples of common treatments and layouts that are no longer consistent with our brand look and feel. Should you have any questions, email General_Branding_Support@newyorklife.com.

1. Don't lock up the New York Life logo with any graphic elements or messages. The only thing that may be locked up to the logo is our tagline, "The Company You Keep" (shown on page 11).
2. Avoid miscellaneous graphics and typefaces.
3. Stay away from building imagery and old layouts. Our new style is simple, clean, and colorful.

1.

2.

3.

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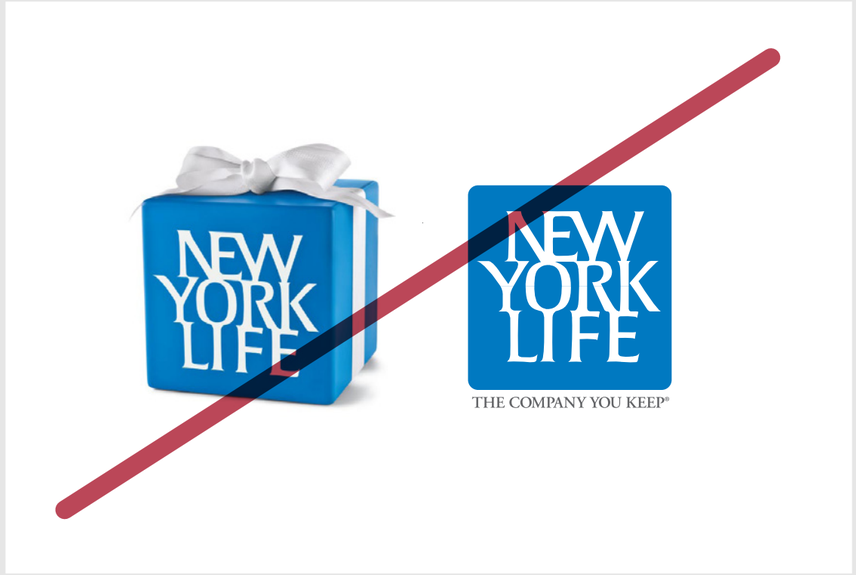
Section 3
General principles
A new way of thinking

These brand guidelines represent a new way of thinking for most people at New York Life. Here are a few closing details to keep in your back pocket.

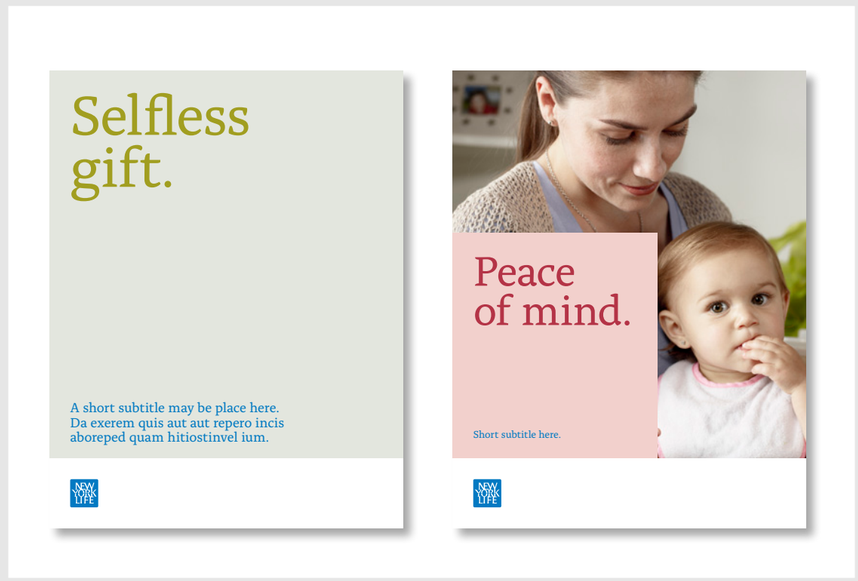
We know that in the past, certain manipulations of the logo lockup have been used. As we step into the future of our brand, please bear in mind a new way of thinking as shown here.



Avoid using old versions of the New York Life logo and tagline lockups. Missteps here will only confuse everyone involved.

Remember to use the new logo and tagline lockup in all your design executions.

The blue gift box is no longer a part of our visual identity. That said, avoid using headlines in the logo square as well.



Here are some ideas of how you can express your message in ways that are consistent with the new system.

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Section 4
Templates
Guiding principles

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Section 4
Templates
Consolidated statement
Pre-printed

Here are a few details to help you navigate the consolidated statement templates.

The New York Life logo is 0.69 inch in width and is placed 0.75 inch from the left and 0.29 inch from the top of the page.

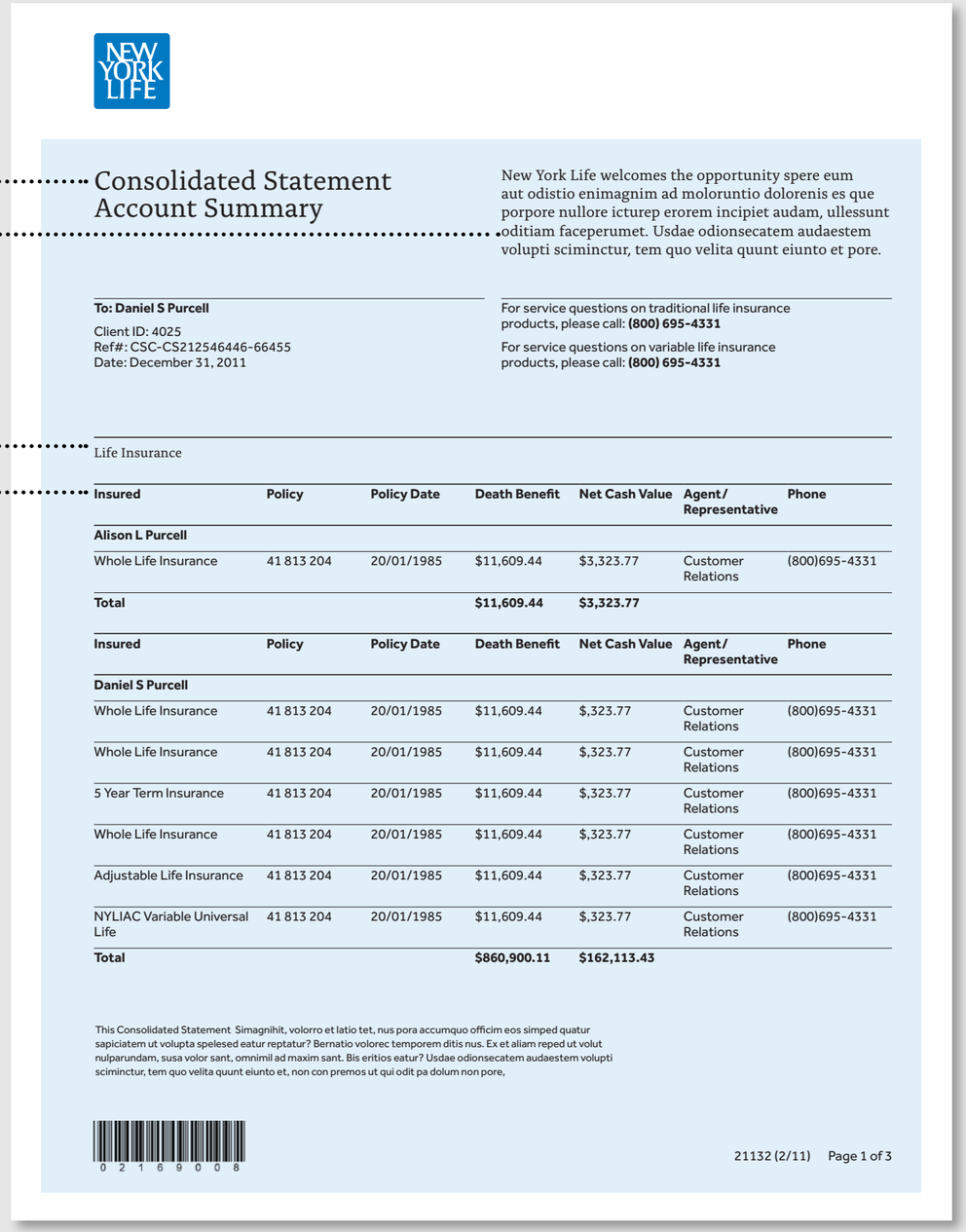
The blue box contains the statement information and has a margin of 1.25 inch above and 0.25 inch below and on its sides. All information is set 1 inch from the left and right sides of the page.

Both the New York Life logo and the blue box are pre-printed in New York Life Blue.

A 0.75 pt black line is used to delineate new information (i.e., a new policyholder). A 0.25 pt black line is used to delineate between types of policies held by the same person.

Additional specifications:

1. Title
   18/18pt, Alda Regular, black
2. Introduction paragraph
   10/12pt, Alda Regular, black
3. Subhead
   9/10pt, Effra Bold, black
4. Statement information
   9/10pt, Effra Regular/Bold, black
5. Glossary
   9/10pt, Effra Regular, black



1 Consolidated Statement
Account Summary

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To: Daniel S Purcell

Client ID: 4025
Ref#: CSC-CS212546446-66455
Date: December 31, 2011

For service questions on traditional life insurance products, please call: **(800) 695-4331**

For service questions on variable life insurance products, please call: **(800) 695-4331**

3 Life Insurance

4

Insured	Policy	Policy Date	Death Benefit	Net Cash Value	Agent/ Representative	Phone
Alison L Purcell						
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$3,323.77	Customer Relations	(800)695-4331
Total			**$11,609.44**	**$3,323.77**		

Insured	Policy	Policy Date	Death Benefit	Net Cash Value	Agent/ Representative	Phone
Daniel S Purcell						
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
5 Year Term Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
Adjustable Life Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
NYLIAC Variable Universal Life	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
Total			**$860,900.11**	**$162,113.43**		

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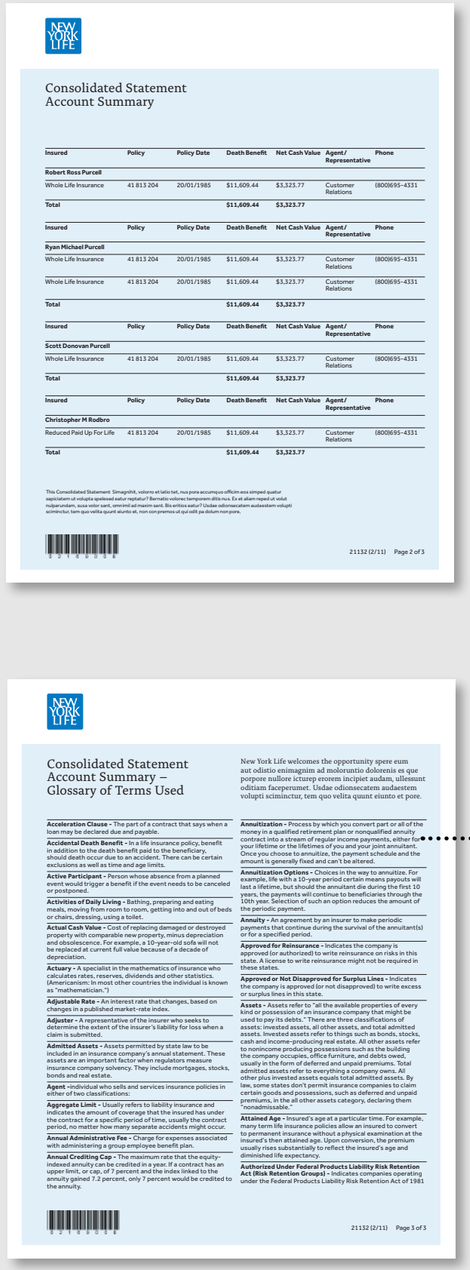
21132 (2/11) Page 1 of 3



Consolidated Statement
Account Summary

Insured	Policy	Policy Date	Death Benefit	Net Cash Value	Agent/ Representative	Phone
Robert Ross Purcell						
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$3,323.77	Customer Relations	(800)695-4331
Total			**$11,609.44**	**$3,323.77**		
Insured	**Policy**	**Policy Date**	**Death Benefit**	**Net Cash Value**	**Agent/ Representative**	**Phone**
Ryan Michael Purcell						
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$3,323.77	Customer Relations	(800)695-4331
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$3,323.77	Customer Relations	(800)695-4331
Total			**$11,609.44**	**$3,323.77**		
Insured	**Policy**	**Policy Date**	**Death Benefit**	**Net Cash Value**	**Agent/ Representative**	**Phone**
Scott Donovan Purcell						
Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$3,323.77	Customer Relations	(800)695-4331
Total			**$11,609.44**	**$3,323.77**		
Insured	**Policy**	**Policy Date**	**Death Benefit**	**Net Cash Value**	**Agent/ Representative**	**Phone**
Christopher M Rodbro						
Reduced Paid Up For Life	41 813 204	20/01/1985	$11,609.44	$3,323.77	Customer Relations	(800)695-4331
Total			**$11,609.44**	**$3,323.77**		

This Consolidated Statement Simagnihit, volorro et latio tet, nus pora accumquo officim eos simped quatur sapiciatem ut volupta spelesed eatur reptatur? Bernatio volorec temporem ditis nus. Ex et aliam reped ut volut nulparundam, susa volor sant, omnimil ad maxim sant. Bis eritios eatur? Usdae odionsecatem audaestem volupti scimínctur, tem quo velita quunt eiunto et, non con premos ut qui odit pa dolum non pore,

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Consolidated Statement
Account Summary –
Glossary of Terms Used

New York Life welcomes the opportunity spere eum aut odistio enimagnim ad moloruntio dolorenis es que porpore nullore icturep erorem incipiet audam, ullessunt oditiam faceperumet. Usdae odionsecatem audaestem volupti scimínctur, tem quo velita quunt eiunto et pore.

Acceleration Clause - The part of a contract that says when a loan may be declared due and payable.

Accidental Death Benefit - In a life insurance policy, benefit in addition to the death benefit paid to the beneficiary, should death occur due to an accident. There can be certain exclusions as well as time and age limits.

Active Participant - Person whose absence from a planned event would trigger a benefit if the event needs to be canceled or postponed.

Activities of Daily Living - Bathing, preparing and eating meals, moving from room to room, getting into and out of beds or chairs, dressing, using a toilet.

Actual Cash Value - Cost of replacing damaged or destroyed property with comparable new property, minus depreciation and obsolescence. For example, a 10-year-old sofa will not be replaced at current full value because of a decade of depreciation.

Actuary - A specialist in the mathematics of insurance who calculates rates, reserves, dividends and other statistics. (Americanism: In most other countries the individual is known as "mathematician.")

Adjustable Rate - An interest rate that changes, based on changes in a published market-rate index.

Adjuster - A representative of the insurer who seeks to determine the extent of the insurer's liability for loss when a claim is submitted.

Admitted Assets - Assets permitted by state law to be included in an insurance company's annual statement. These assets are an important factor when regulators measure insurance company solvency. They include mortgages, stocks, bonds and real estate.

Agent -individual who sells and services insurance policies in either of two classifications:

Aggregate Limit - Usually refers to liability insurance and indicates the amount of coverage that the insured has under the contract for a specific period of time, usually the contract period, no matter how many separate accidents might occur.

Annual Administrative Fee - Charge for expenses associated with administering a group employee benefit plan.

Annual Crediting Cap - The maximum rate that the equity-indexed annuity can be credited in a year. If a contract has an upper limit, or cap, of 7 percent and the index linked to the annuity gained 7.2 percent, only 7 percent would be credited to the annuity.

Annuitization - Process by which you convert part or all of the money in a qualified retirement plan or nonqualified annuity contract into a stream of regular income payments, either for your lifetime or the lifetimes of you and your joint annuitant. Once you choose to annuitize, the payment schedule and the amount is generally fixed and can't be altered.

Annuitization Options - Choices in the way to annuitize. For example, life with a 10-year period certain means payouts will last a lifetime, but should the annuitant die during the first 10 years, the payments will continue to beneficiaries through the 10th year. Selection of such an option reduces the amount of the periodic payment.

Annuity - An agreement by an insurer to make periodic payments that continue during the survival of the annuitant(s) or for a specified period.

Approved for Reinsurance - Indicates the company is approved (or authorized) to write reinsurance on risks in this state. A license to write reinsurance might not be required in these states.

Approved or Not Disapproved for Surplus Lines - Indicates the company is approved (or not disapproved) to write excess or surplus lines in this state.

Assets - Assets refer to "all the available properties of every kind or possession of an insurance company that might be used to pay its debts." There are three classifications of assets: invested assets, all other assets, and total admitted assets. Invested assets refer to things such as bonds, stocks, cash and income-producing real estate. All other assets refer to nonincome producing possessions such as the building the company occupies, office furniture, and debts owed, usually in the form of deferred and unpaid premiums. Total admitted assets refer to everything a company owns. All other plus invested assets equals total admitted assets. By law, some states don't permit insurance companies to claim certain goods and possessions, such as deferred and unpaid premiums, in the all other assets category, declaring them "nonadmissable."

Attained Age - Insured's age at a particular time. For example, many term life insurance policies allow an insured to convert to permanent insurance without a physical examination at the insured's then attained age. Upon conversion, the premium usually rises substantially to reflect the insured's age and diminished life expectancy.

Authorized Under Federal Products Liability Risk Retention Act (Risk Retention Groups) - Indicates companies operating under the Federal Products Liability Risk Retention Act of 1981

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Section 4
Templates
Consolidated statement
Black and white

Here are visuals of the consolidated statement template in black and white. Use this template for printing on demand.

The background tint is set to 5% black. All other elements print 100% black.

Consolidated Statement Account Summary

New York Life welcomes the opportunity spere eum aut odistio enimagnim ad moloruntio dolorenis es que porpore nullore icturep erorem incipiet audam, ullessunt oditiam faceperumet. Usdae odionsecatem audaestem volupti scminctur, tem quo velita quunt eiunto et pore.

To: Daniel S Purcell

Client ID: 4025
Ref#: CSC-CS212546446-66455
Date: December 31, 2011

For service questions on traditional life insurance products, please call: **(800) 695-4331**

For service questions on variable life insurance products, please call: **(800) 695-4331**

Life Insurance

Insured	Policy	Policy Date	Death Benefit	Net Cash Value	Agent/ Representative	Phone
Alison L Purcell						
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Total			**$11,609.44**	**$3,323.77**		

Insured	Policy	Policy Date	Death Benefit	Net Cash Value	Agent/ Representative	Phone
Daniel S Purcell						
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Whole Life Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
Adjustable Life Insurance	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
NYLIAC Variable Universal Life	41 813 204	20/01/1985	$11,609.44	$,323.77	Customer Relations	(800)695-4331
Total			**$860,900.11**	**$162,113.43**		

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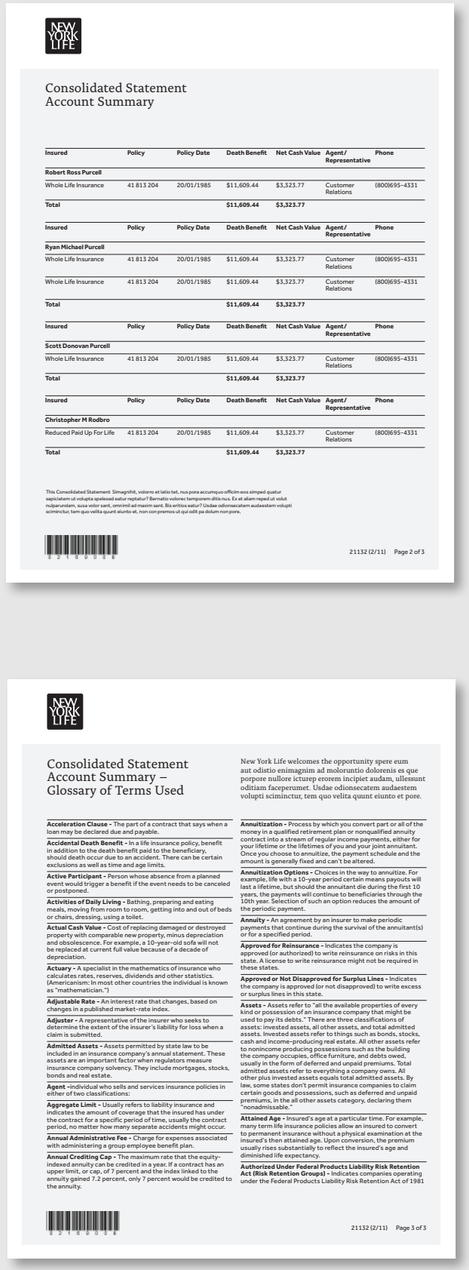

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Section 4
Templates
Correspondence
Pre-printed

Correspondence templates are offered pre-printed using New York Life Blue. They are available in three options:

- The New York Life logo alone, placed in the upper left of the page
- The New York Life logo placed in the upper left with a partner logo placed in the upper right of the page
- Co-branded logo placed in the upper left of the page. For specifications see pages 16–22

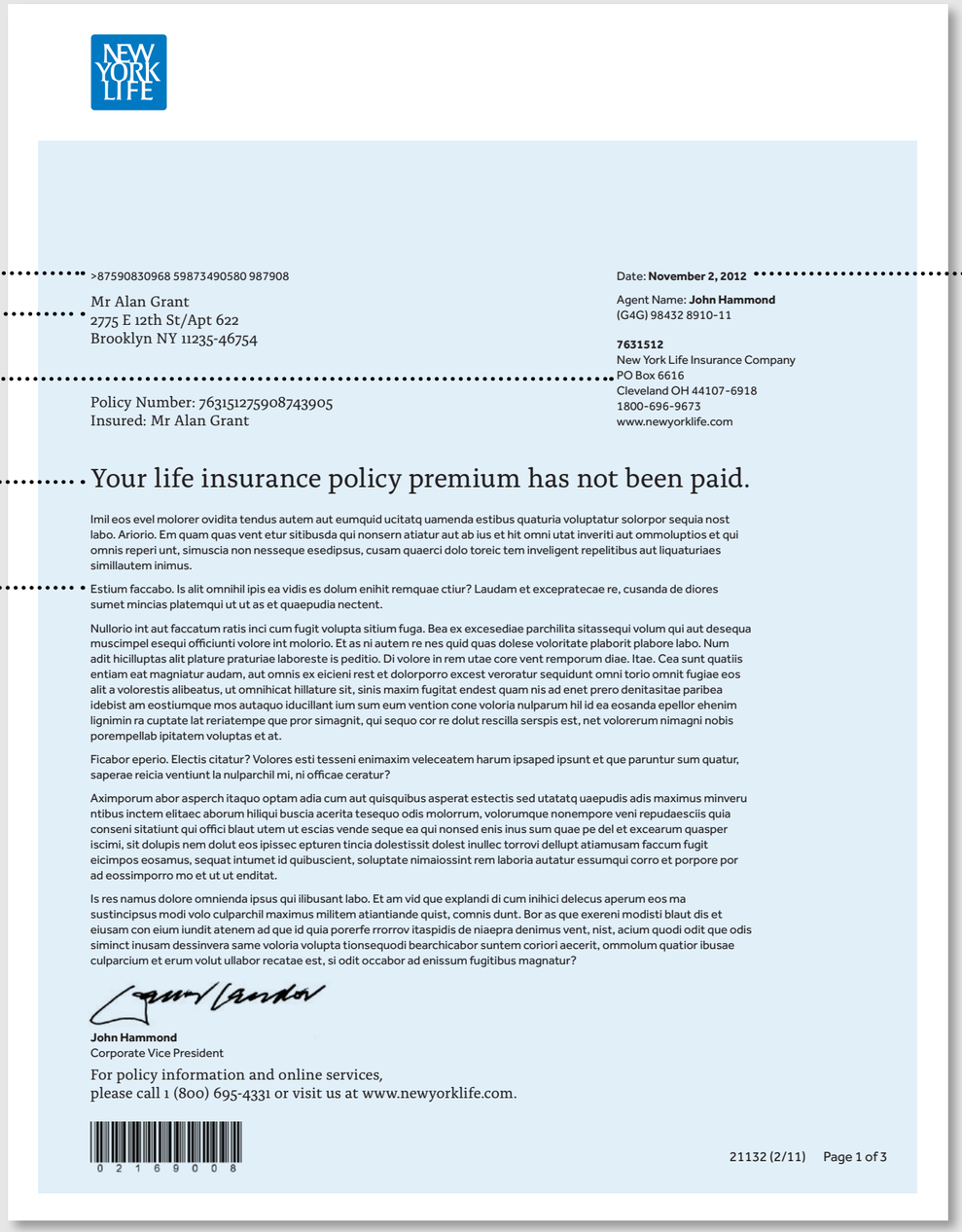
The New York Life logo is 0.69 inch in width and is placed 0.75 inch from the left and 0.29 inch from the top of the page.

The blue box has a margin of 1.25 inch above and 0.25 inch below and on its sides. All information is set 1 inch from the left and right sides of the page.

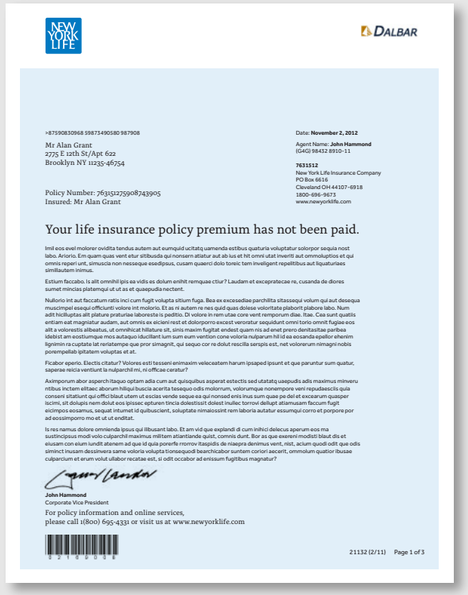
The New York Life logo, and blue box are pre-printed in New York Life Blue.

Additional specifications:

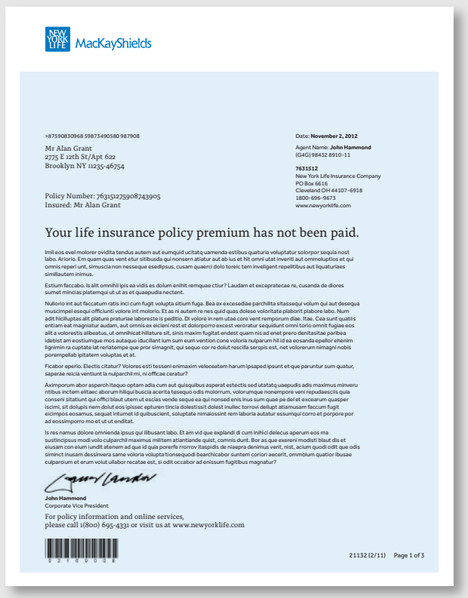
1. Recipient's address
   10/12pt, Alda Regular, black
2. New York Life address/information
   8/10pt, Effra Regular, black
3. Title: 18/18pt, Alda Regular, black
4. Body copy/date/numbers
   8/10pt, Effra Regular, black



New York Life logo only



New York Life and partner logo



Co-brand

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Section 4
Templates
Correspondence
Second page

Both the pre-printed and the black and white correspondence templates are built to print duplexed (two-sided) or as single (one-sided) pages.

On the single-sided option, the New York Life logo, partner, or co-branded logo lockup appears on all pages.

On the duplexed option, the New York Life logo only appears on the front side.

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John Hammond
Corporate Vice President

21132 (2/11) Page 2 of 3

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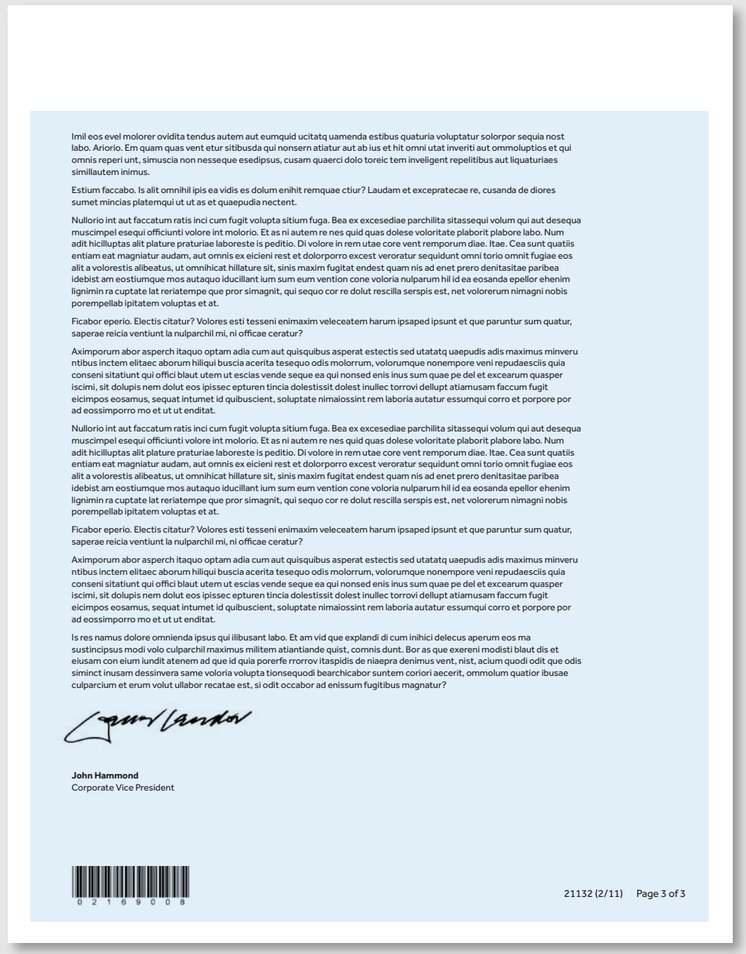

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John Hammond
Corporate Vice President

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Second page: duplexed

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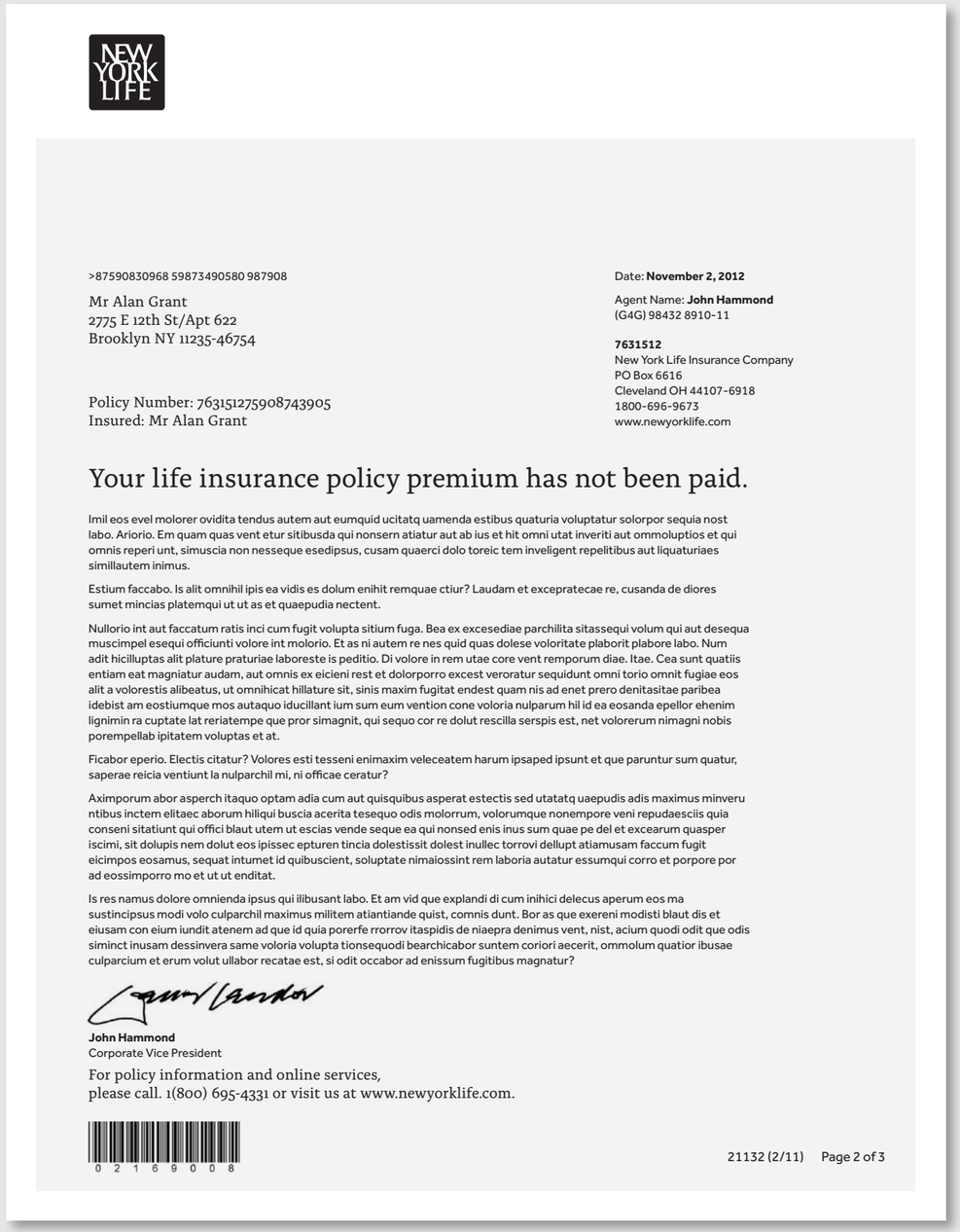
Section 4
Templates
Correspondence
Black and white

Here are visuals of the correspondence template in black and white. Use this template for printing on demand.

The background tint is set to 5% black. All other elements print 100% black.



>87590830968 59873490580 987908

Mr Alan Grant
2775 E 12th St/Apt 622
Brooklyn NY 11235-46754

Policy Number: 763151275908743905
Insured: Mr Alan Grant

Date: **November 2, 2012**

Agent Name: **John Hammond**
(G4G) 98432 8910-11

7631512
New York Life Insurance Company
PO Box 6616
Cleveland OH 44107-6918
1800-696-9673
www.newyorklife.com

Your life insurance policy premium has not been paid.

Imil eos evel molorer ovidita tendus autem aut eumquid ucitatq uamenda estibus quaturia voluptatur solorpor sequia nost labo. Ariorio. Em quam quas vent etur sitibusda qui nonsern atiatur aut ab ius et hit omni utat inveriti aut ommoluptios et qui omnis reperi unt, simuscia non nesseque esedipsus, cusam quaerci dolo toreic tem inveligent repelitibus aut liquaturiaes simillautem inimus.

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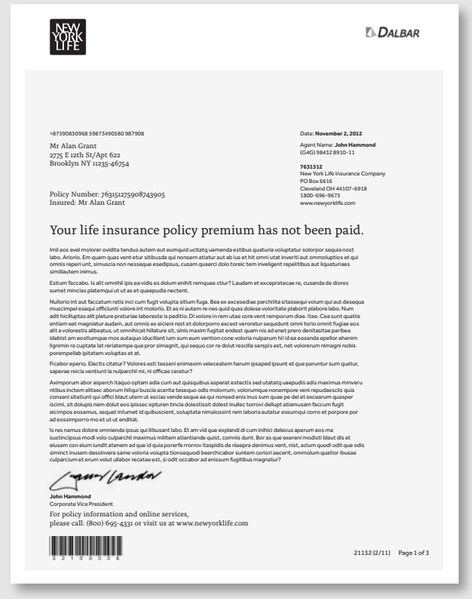
John Hammond
Corporate Vice President

For policy information and online services,
please call. 1(800) 695-4331 or visit us at www.newyorklife.com.

21132 (2/11) Page 2 of 3

New York Life logo only



DALBAR

>87590830968 59873490580 987908

Mr Alan Grant
2775 E 12th St/Apt 622
Brooklyn NY 11235-46754

Policy Number: 763151275908743905
Insured: Mr Alan Grant

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Agent Name: **John Hammond**
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7631512
New York Life Insurance Company
PO Box 6616
Cleveland OH 44107-6918
1800-696-9673
www.newyorklife.com

Your life insurance policy premium has not been paid.

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Corporate Vice President

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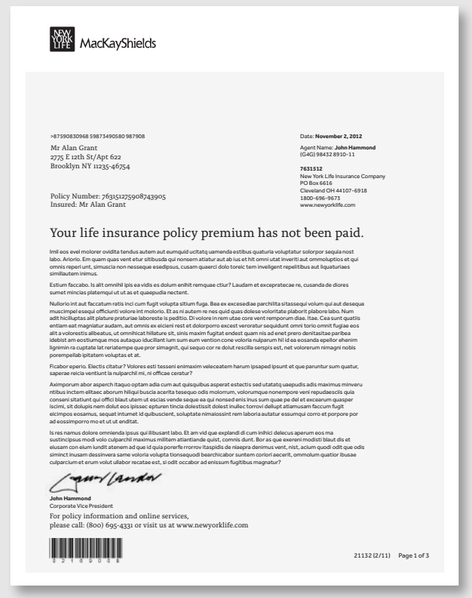
21132 (2/11) Page 1 of 3

New York Life and partner logo



MacKayShields

>87590830968 59873490580 987908

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21132 (2/11) Page 1 of 3

Co-brand

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Section 4
Templates
Forms

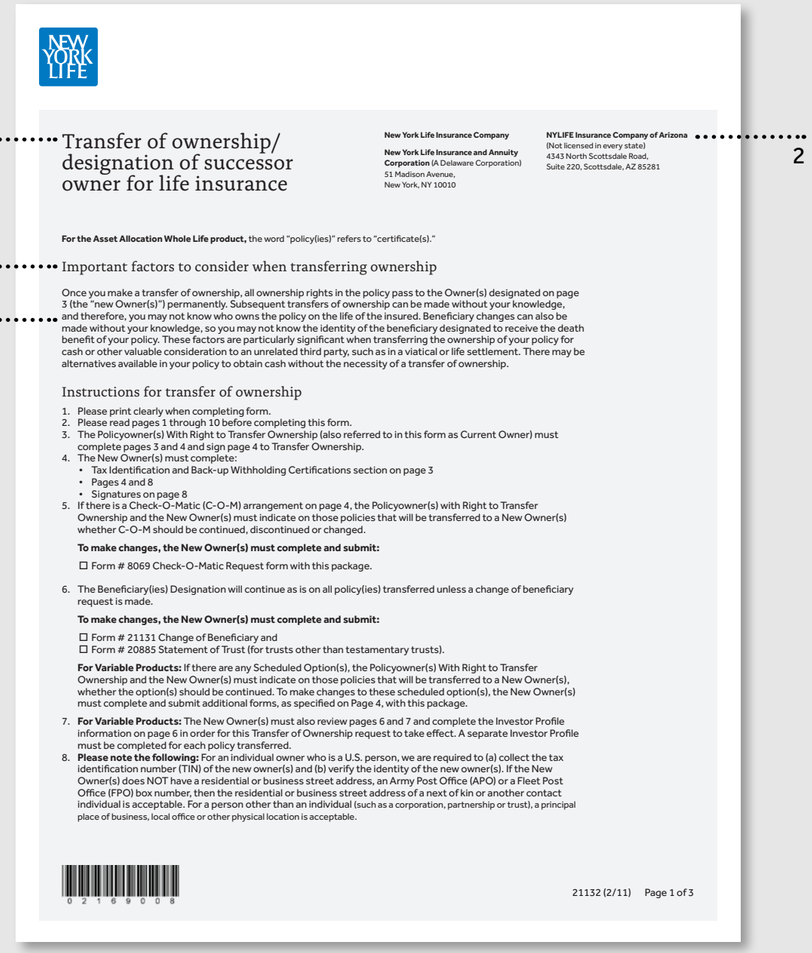
Form templates usually contain one instruction page (on left) and one or more pages for a user to complete (on right).

The New York Life logo may pre-print in New York Life Blue or print on demand in black and white. The logo is sized to 0.69 inch in width. It is placed 0.275 inch from the left and 0.29 inch from the top of the page.

The gray box contains the form content. It is positioned 1.25 inch from the top of the page with 0.275 inch below and on its sides. Individual white boxes are used to contain identification and policy numbers.

Additional specifications:

1. Title
   18/18pt, Alda Regular, black
2. Address
   7/9pt, Effra Bold/Regular, black
3. Subhead
   12/14pt, Alda Regular, black
4. Body copy
   9/10pt, Effra Regular/Bold, black
5. Instruction subhead
   7/9pt, Effra Bold/Regular, black
6. Form instructions
   8/10pt, Effra Regular/Bold, black



1

Transfer of ownership/ designation of successor owner for life insurance

New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Avenue,
New York, NY 10010

NYLIFE Insurance Company of Arizona
(Not licensed in every state)
4343 North Scottsdale Road,
Suite 220, Scottsdale, AZ 85281

2

For the Asset Allocation Whole Life product, the word "policy(ies)" refers to "certificate(s)."

3

Important factors to consider when transferring ownership

4

Once you make a transfer of ownership, all ownership rights in the policy pass to the Owner(s) designated on page 3 (the "new Owner(s)") permanently. Subsequent transfers of ownership can be made without your knowledge, and therefore, you may not know who owns the policy on the life of the insured. Beneficiary changes can also be made without your knowledge, so you may not know the identity of the beneficiary designated to receive the death benefit of your policy. These factors are particularly significant when transferring the ownership of your policy for cash or other valuable consideration to an unrelated third party, such as in a viatical or life settlement. There may be alternatives available in your policy to obtain cash without the necessity of a transfer of ownership.

Instructions for transfer of ownership

1. Please print clearly when completing form.
2. Please read pages 1 through 10 before completing this form.
3. The Policyowner(s) With Right to Transfer Ownership (also referred to in this form as Current Owner) must complete pages 3 and 4 and sign page 4 to Transfer Ownership.
4. The New Owner(s) must complete:
   - Tax Identification and Back-up Withholding Certifications section on page 3
   - Pages 4 and 8
   - Signatures on page 8
5. If there is a Check-O-Matic (C-O-M) arrangement on page 4, the Policyowner(s) with Right to Transfer Ownership and the New Owner(s) must indicate on those policies that will be transferred to a New Owner(s) whether C-O-M should be continued, discontinued or changed.

   To make changes, the New Owner(s) must complete and submit:

   ☐ Form # 8069 Check-O-Matic Request form with this package.

6. The Beneficiary(ies) Designation will continue as is on all policy(ies) transferred unless a change of beneficiary request is made.

   To make changes, the New Owner(s) must complete and submit:

   ☐ Form # 21131 Change of Beneficiary and
   ☐ Form # 20885 Statement of Trust (for trusts other than testamentary trusts).

   For Variable Products: If there are any Scheduled Option(s), the Policyowner(s) With Right to Transfer Ownership and the New Owner(s) must indicate on those policies that will be transferred to a New Owner(s), whether the option(s) should be continued. To make changes to these scheduled option(s), the New Owner(s) must complete and submit additional forms, as specified on Page 4, with this package.

7. **For Variable Products:** The New Owner(s) must also review pages 6 and 7 and complete the Investor Profile information on page 6 in order for this Transfer of Ownership request to take effect. A separate Investor Profile must be completed for each policy transferred.
8. **Please note the following:** For an individual owner who is a U.S. person, we are required to (a) collect the tax identification number (TIN) of the new owner(s) and (b) verify the identity of the new owner(s). If the New Owner(s) does NOT have a residential or business street address, an Army Post Office (APO) or a Fleet Post Office (FPO) box number, then the residential or business street address of a next of kin or another contact individual is acceptable. For a person other than an individual (such as a corporation, partnership or trust), a principal place of business, local office or other physical location is acceptable.

0 2 1 6 9 0 0 8

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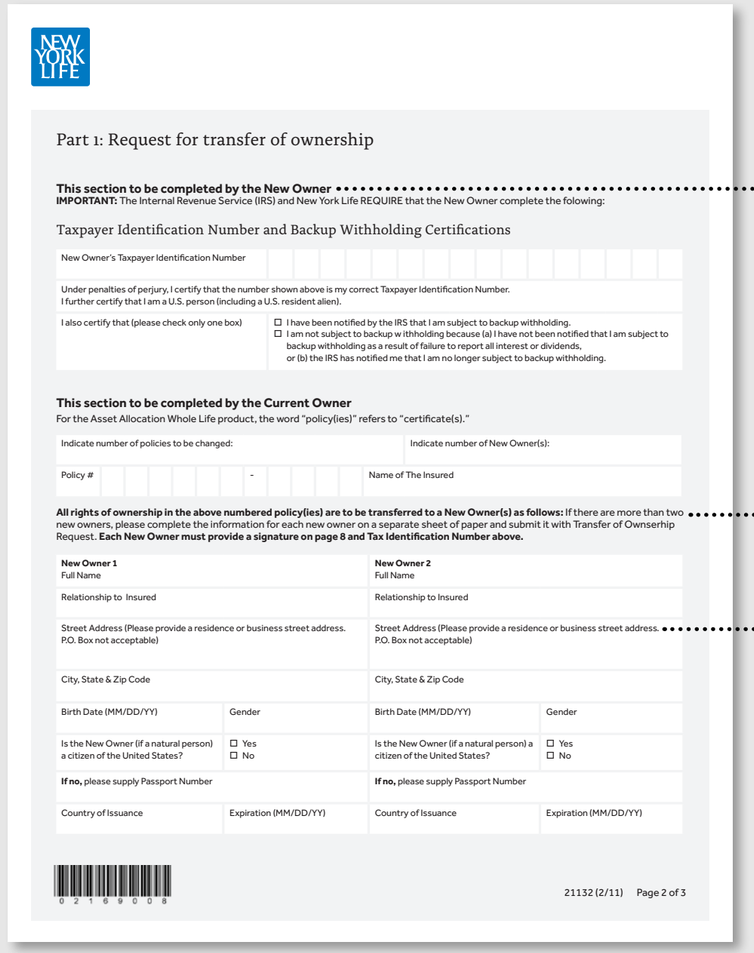

Part 1: Request for transfer of ownership

This section to be completed by the New Owner 5
IMPORTANT: The Internal Revenue Service (IRS) and New York Life REQUIRE that the New Owner complete the folowing:

Taxpayer Identification Number and Backup Withholding Certifications

New Owner's Taxpayer Identification Number	
Under penalties of perjury, I certify that the number shown above is my correct Taxpayer Identification Number. I further certify that I am a U.S. person (including a U.S. resident alien).	
I also certify that (please check only one box)	☐ I have been notified by the IRS that I am subject to backup withholding. ☐ I am not subject to backup w ithholding because (a) I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or (b) the IRS has notified me that I am no longer subject to backup withholding.

This section to be completed by the Current Owner
For the Asset Allocation Whole Life product, the word "policy(ies)" refers to "certificate(s)."

Indicate number of policies to be changed:	Indicate number of New Owner(s):
Policy # -	Name of The Insured

All rights of ownership in the above numbered policy(ies) are to be transferred to a New Owner(s) as follows: If there are more than two new owners, please complete the information for each new owner on a separate sheet of paper and submit it with Transfer of Ownserhip Request. **Each New Owner must provide a signature on page 8 and Tax Identification Number above.** 4

New Owner 1 Full Name		**New Owner 2** Full Name	
Relationship to Insured		Relationship to Insured	
Street Address (Please provide a residence or business street address. P.O. Box not acceptable)		Street Address (Please provide a residence or business street address. P.O. Box not acceptable)	6
City, State & Zip Code		City, State & Zip Code	
Birth Date (MM/DD/YY)	Gender	Birth Date (MM/DD/YY)	Gender
Is the New Owner (if a natural person) a citizen of the United States?	☐ Yes ☐ No	Is the New Owner (if a natural person) a citizen of the United States?	☐ Yes ☐ No
If no, please supply Passport Number		**If no,** please supply Passport Number	
Country of Issuance	Expiration (MM/DD/YY)	Country of Issuance	Expiration (MM/DD/YY)

0 2 1 6 9 0 0 8

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Section 4
Templates
Forms
Black and white

Here are visuals of the correspondence template in black and white. Use this template for printing on demand.

The background tint is set to 5% black. All other elements print 100% black.

Transfer of ownership/ designation of successor owner for life insurance

New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Avenue,
New York, NY 10010

NYLIFE Insurance Company of Arizona
(Not licensed in every state)
4343 North Scottsdale Road,
Suite 220, Scottsdale, AZ 85281

For the Asset Allocation Whole Life product, the word "policy(ies)" refers to "certificate(s)."

Important factors to consider when transferring ownership

Once you make a transfer of ownership, all ownership rights in the policy pass to the Owner(s) designated on page 3 (the "new Owner(s)") permanently. Subsequent transfers of ownership can be made without your knowledge, and therefore, you may not know who owns the policy on the life of the insured. Beneficiary changes can also be made without your knowledge, so you may not know the identity of the beneficiary designated to receive the death benefit of your policy. These factors are particularly significant when transferring the ownership of your policy for cash or other valuable consideration to an unrelated third party, such as in a viatical or life settlement. There may be alternatives available in your policy to obtain cash without the necessity of a transfer of ownership.

Instructions for transfer of ownership

1. Please print clearly when completing form.
2. Please read pages 1 through 10 before completing this form.
3. The Policyowner(s) With Right to Transfer Ownership (also referred to in this form as Current Owner) must complete pages 3 and 4 and sign page 4 to Transfer Ownership.
4. The New Owner(s) must complete:
   - Tax Identification and Back-up Withholding Certifications section on page 3
   - Pages 4 and 8
   - Signatures on page 8
5. If there is a Check-O-Matic (C-O-M) arrangement on page 4, the Policyowner(s) with Right to Transfer Ownership and the New Owner(s) must indicate on those policies that will be transferred to a New Owner(s) whether C-O-M should be continued, discontinued or changed.

   To make changes, the New Owner(s) must complete and submit:

   ☐ Form # 8069 Check-O-Matic Request form with this package.

6. The Beneficiary(ies) Designation will continue as is on all policy(ies) transferred unless a change of beneficiary request is made.

   To make changes, the New Owner(s) must complete and submit:

   ☐ Form # 21131 Change of Beneficiary and
   ☐ Form # 20885 Statement of Trust (for trusts other than testamentary trusts).

   For Variable Products: If there are any Scheduled Option(s), the Policyowner(s) With Right to Transfer Ownership and the New Owner(s) must indicate on those policies that will be transferred to a New Owner(s), whether the option(s) should be continued. To make changes to these scheduled option(s), the New Owner(s) must complete and submit additional forms, as specified on Page 4, with this package.

7. **For Variable Products:** The New Owner(s) must also review pages 6 and 7 and complete the Investor Profile information on page 6 in order for this Transfer of Ownership request to take effect. A separate Investor Profile must be completed for each policy transferred.
8. **Please note the following:** For an individual owner who is a U.S. person, we are required to (a) collect the tax identification number (TIN) of the new owner(s) and (b) verify the identity of the new owner(s). If the New Owner(s) does NOT have a residential or business street address, an Army Post Office (APO) or a Fleet Post Office (FPO) box number, then the residential or business street address of a next of kin or another contact individual is acceptable. For a person other than an individual (such as a corporation, partnership or trust), a principal place of business, local office or other physical location is acceptable.

Part 1: Request for transfer of ownership

This section to be completed by the New Owner
IMPORTANT: The Internal Revenue Service (IRS) and New York Life REQUIRE that the New Owner complete the folowing:

Taxpayer Identification Number and Backup Withholding Certifications

New Owner's Taxpayer Identification Number	
Under penalties of perjury, I certify that the number shown above is my correct Taxpayer Identification Number. I further certify that I am a U.S. person (including a U.S. resident alien).	
I also certify that (please check only one box)	☐ I have been notified by the IRS that I am subject to backup withholding. ☐ I am not subject to backup w ithholding because (a) I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or (b) the IRS has notified me that I am no longer subject to backup withholding.

This section to be completed by the Current Owner
For the Asset Allocation Whole Life product, the word "policy(ies)" refers to "certificate(s)."

Indicate number of policies to be changed:	Indicate number of New Owner(s):
Policy # -	Name of The Insured

All rights of ownership in the above numbered policy(ies) are to be transferred to a New Owner(s) as follows: If there are more than two new owners, please complete the information for each new owner on a separate sheet of paper and submit it with Transfer of Ownserhip Request. **Each New Owner must provide a signature on page 8 and Tax Identification Number above.**

New Owner 1 Full Name		**New Owner 2** Full Name	
Relationship to Insured		Relationship to Insured	
Street Address (Please provide a residence or business street address. P.O. Box not acceptable)		Street Address (Please provide a residence or business street address. P.O. Box not acceptable)	
City, State & Zip Code		City, State & Zip Code	
Birth Date (MM/DD/YY)	Gender	Birth Date (MM/DD/YY)	Gender
Is the New Owner (if a natural person) a citizen of the United States?	☐ Yes ☐ No	Is the New Owner (if a natural person) a citizen of the United States?	☐ Yes ☐ No
If no, please supply Passport Number		**If no,** please supply Passport Number	
Country of Issuance	Expiration (MM/DD/YY)	Country of Issuance	Expiration (MM/DD/YY)

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Section 4
Templates
Business cards
Grid

The New York Life business card templates shown on the following pages are set to the same grid structure as shown here.

The New York Life logo is positioned in the upper-left of the card and sized to 0.5 inch tall/wide.

Contact information is positioned 1.75 inch from the left side of the card.

Margins are set to 0.25 inch all around.

Business card grid

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Section 4
Templates
Business cards
Employee cards

Employee business card templates shown here feature the New York Life logo positioned in the upper-left of the card and sized to 0.5 inch tall/wide.

Name:
10/7.5pt, Alda Regular, New York Life Blue

Job description:
7/7.5pt, Alda Regular, New York Life Blue

New York Life Insurance Company text:
8/7.5pt, Alda Regular, black

Phone, cell, fax, address, email, and web address:
8/7.5pt, Effra Regular, black

Employee business card

Employee business card with tagline

Employee business card with foreign language, front/back

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Section 4
Templates
Business cards
Designation/license number

Business card templates shown here feature the New York Life logo and stand-alone logos. A personal designation or license number is also featured.

Name:
10/7.5pt, Alda Regular, New York Life Blue

Designation/license number:
7/7.5pt, Alda Regular, small caps, New York Life Blue

Job description:
7/7.5pt, Alda Regular, New York Life Blue

New York Life Insurance Company text:
8/7.5pt, Alda Regular, black

Phone, cell, fax, address, email, and web address:
8/7.5pt, Effra Regular, black

New York Life business card with license number

Stand-alone business card with designation

Stand-alone business card with license number

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Business card templates shown here feature partner logos. For specifications on how to create these lockups refer to pages 16-22.

Name:
10/7.5pt, Alda Regular, New York Life Blue

Job description:
7/7.5pt, Alda Regular, New York Life Blue

Company name: 8/7.5pt, Alda Regular, black

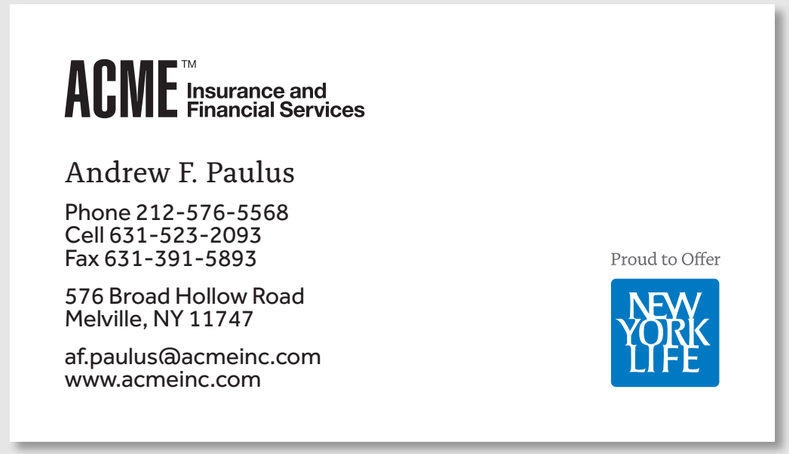
Phone, cell, fax, address, email, and web address: 8/7.5pt, Effra Regular, black

1. The AARP logo and relationship descriptor is positioned in the lower-left of the card.
2. The New York Life logo is sized smaller on co-branded cards. When locked up to a partner logo, it is sized to 0.3 inch tall/wide.
3. The endorsed brand is positioned in the upper-left of the card.
4. Agents offering New York Life products but doing business under their own names may keep their own logos. Position the agent's logo in the upper-left corner of the card. Whenever possible, it is preferred that DBA logos appear in black and the card is set in NYL fonts. If this is not possible, DBA logos may appear in their original color using their own fonts. The New York Life logo with the "Proud to Offer" descriptor is positioned in the lower-right of the card.

1. Employee business card with channel/partner logo (AARP) and relationship descriptor

2. Employee business card with co-branded logo

3. Employee business card with endorsed brand



4. Employee business card with DBA logo

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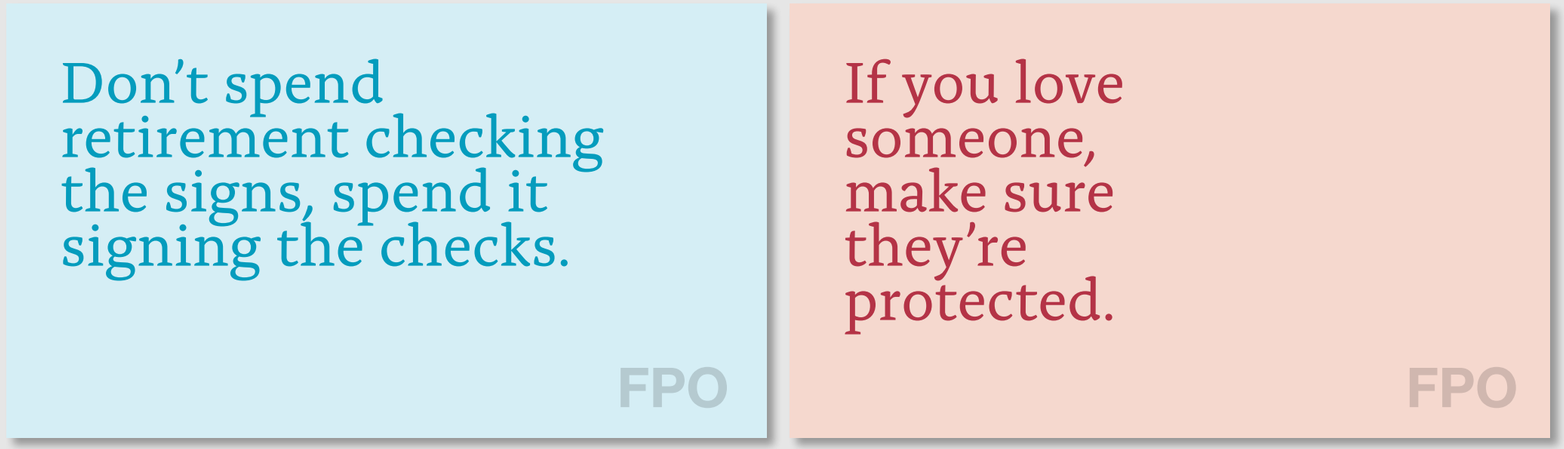
Backs of business cards may feature “life lessons,” legal copy, or accreditations.



The products offered with the AARP Life Insurance and Annuity Program are issued by New York Life and its affiliates. AARP and its affiliates are not insurance agencies or carriers, nor do they employ them.

Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency
9 Park of Commerce Blvd. Suite 200, Savannah, GA 31405
Telephone 212 576 5568

New York Life
Chairman’s Council
2012

MDRT

The products offered with the AARP Life Insurance and Annuity Program are issued by New York Life and its affiliates. AARP and its affiliates are not insurance agencies or carriers, nor do they employ them.

Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency
9 Park of Commerce Blvd. Suite 200, Savannah, GA 31405
Telephone 212 576 5568

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Section 4
Templates
PowerPoint
Overview

Three PowerPoint templates are available: reader, projector light, and projector dark.

Reader templates
These templates are available in the consumer and institutional color palettes and should be used for presentations that require heavy content, and will be provided as handouts rather than projected on screen.

Title: 30pt, Georgia Regular

Subtitle : 24pt, Tahoma Regular

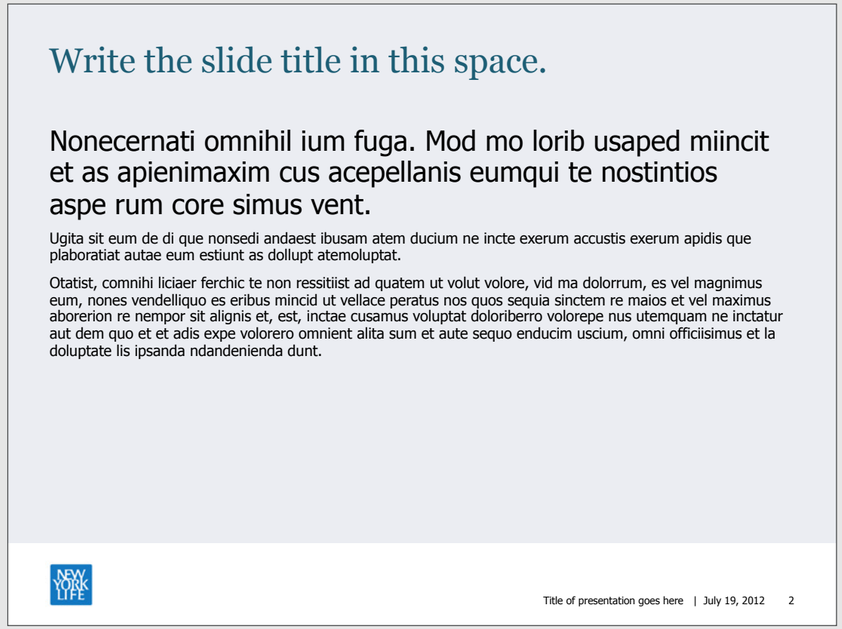
Body copy: 13pt, Tahoma Regular

Projector light templates
These are available in the consumer and institutional color palettes and should be used for presentations containing minimal content that will be projected on screen.

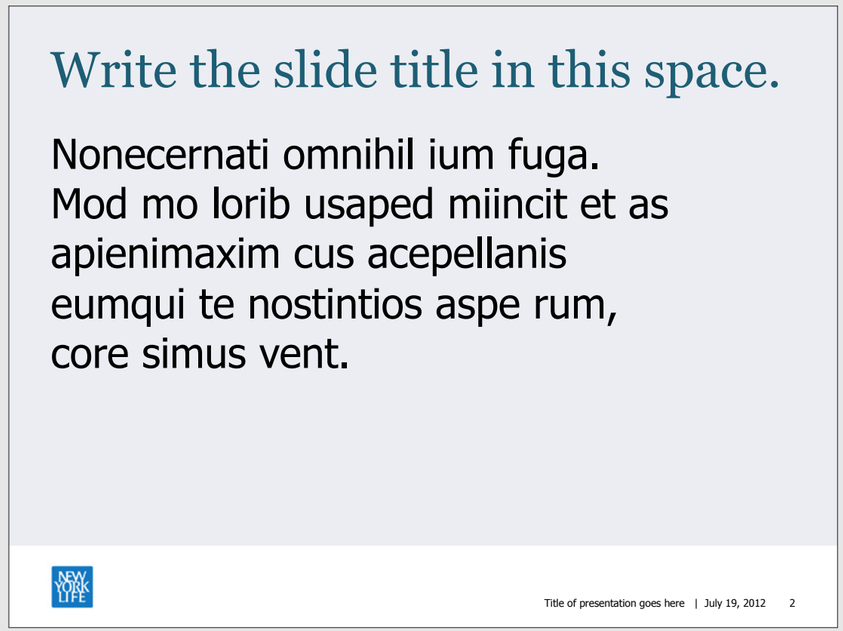
Projector dark templates
These are available only in the institutional color palette, but may be used for both consumer and institutional audiences. Projector dark templates should also always be used for presentations containing minimal content that will be projected on screen. Type specifications are the same for projector light and dark templates.

Title: 44pt, Georgia Regular

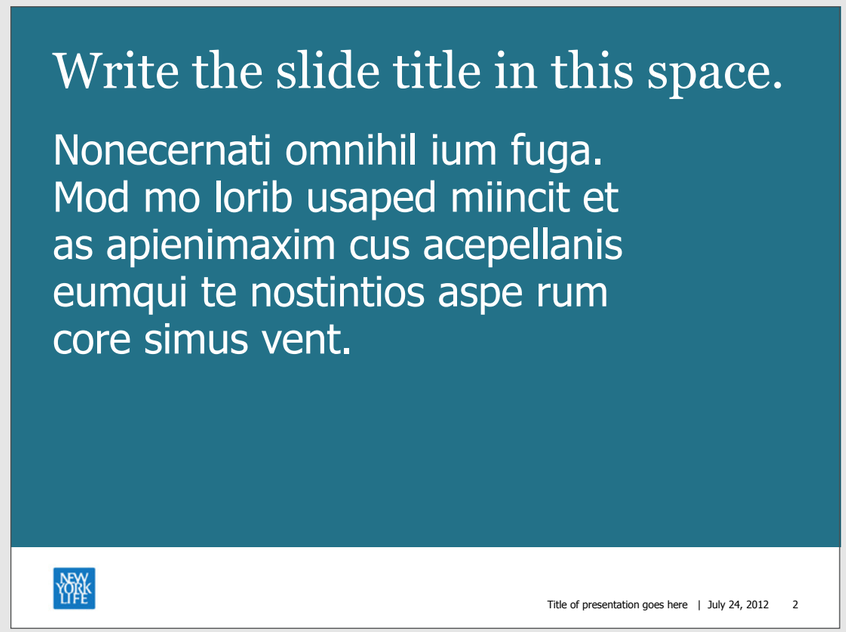
Body copy: 36pt, Tahoma Regular



Reader template



Projector light template



Projector dark template

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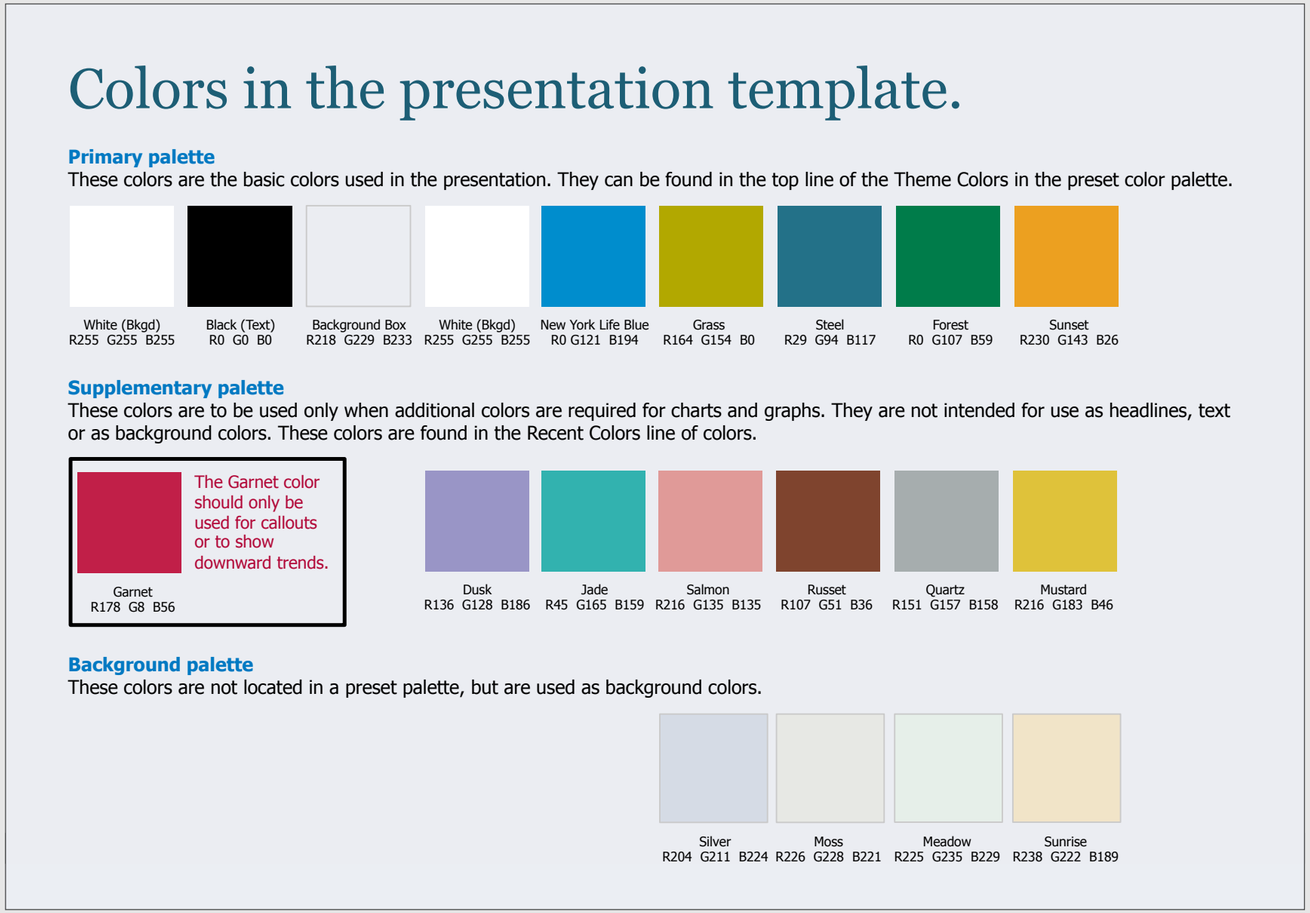
Section 4
Templates
PowerPoint
Colors

The primary and background palettes are preset in all templates. Primary colors are stored in “Theme Colors” in PPT’s formatting palette. Avoid using the colored tints found below each preset color. The supplementary palette is to be used only for charts and graphs and can be found in “Recent Colors” in the formatting palette.

Reader and projector light templates: consumer colors

Title and divider slides
- Background and text: grass, steel, forest, and sunset

Content slides
- Background: silver
- Text: steel, black, and New York Life Blue



Reader and projector light templates: consumer audience

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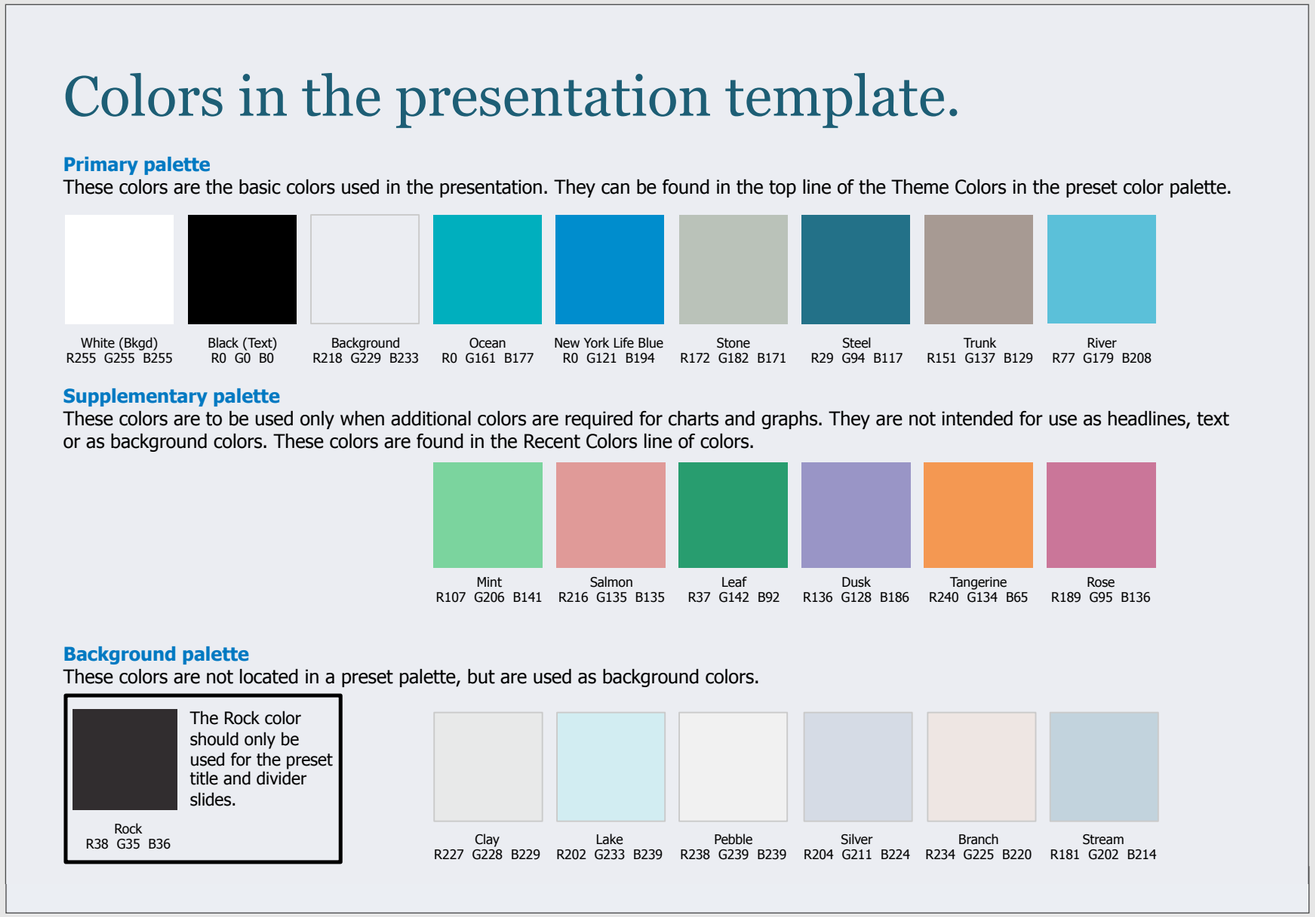
The primary and background palettes are preset in all templates. Primary colors are stored in “Theme Colors” in PPT’s formatting palette. Avoid using the colored tints found below each preset color. The supplementary palette is to be used only for charts and graphs and can be found in “Recent Colors” in the formatting palette.

Reader and projector light templates: institutional colors

Title and divider slides
- Background and text: ocean, stone, steel, trunk, river, and rock

Content slides
- Background: silver
- Text: steel, black, and New York Life Blue



Reader and projector light templates: institutional audience

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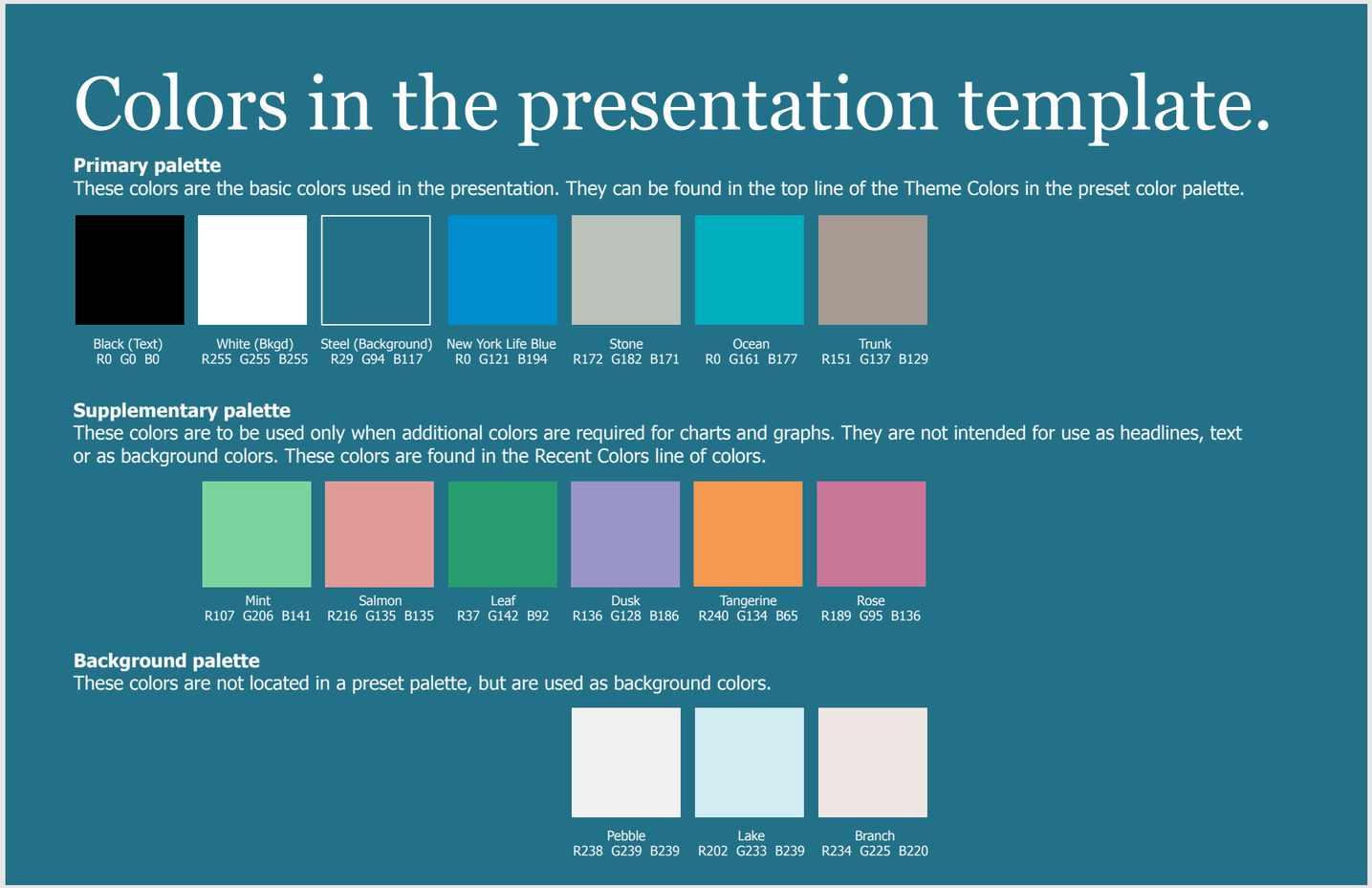
The primary and background palettes are preset in all templates. Primary colors are stored in “Theme Colors” in PPT’s formatting palette. Avoid using the colored tints found below each preset color. The supplementary palette is to be used only for charts and graphs and can be found in “Recent Colors” in the formatting palette.

Projector dark templates: institutional colors

Title and divider slides
- Background: steel
- Text: white

Content slides
- Background: steel
- Text: white



Projector dark template: consumer and institutional audiences

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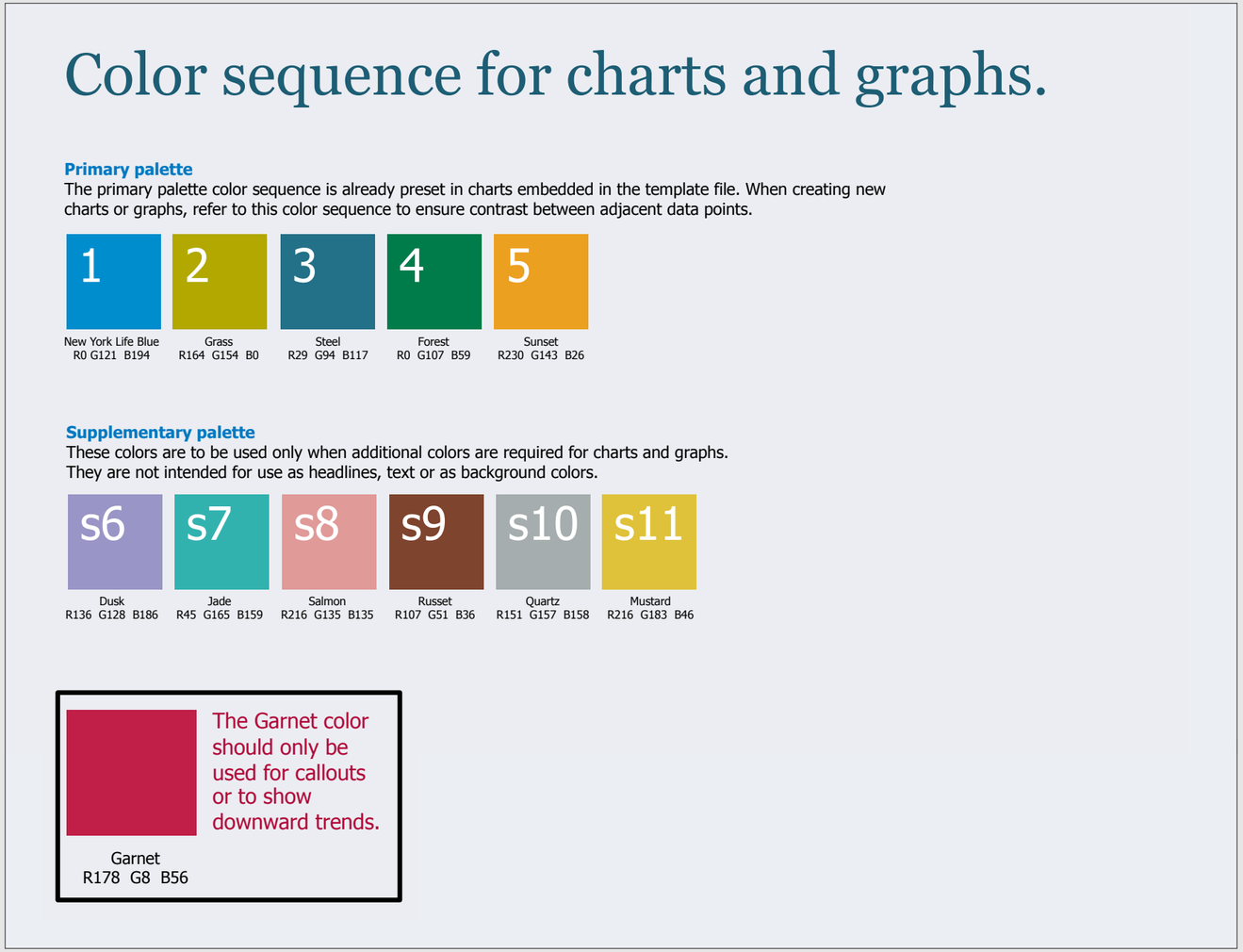
Consumer colors
When creating charts and graphs with five or less categories, the template will automatically use the correct color sequence from the primary color palette.

When creating charts and graphs with six or more categories, you will need to manually input the colors from the supplementary palette. These colors can be found in “Recent Colors” in PPT’s formatting palette.

Supplementary colors should be added in the sequence shown here.

Note: The color garnet can also be found in “Recent Colors” in the formatting palette. This color should never be used in charts and graphs. Only use this color for text callouts, or to show downward trends.

Reminder: only use the supplementary color palette in charts and graphs.



Reader and projector light template: consumer audience

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Institutional colors
When creating charts and graphs with five or less categories, the PowerPoint template will automatically use the correct color sequence from the primary color palette.

When creating charts and graphs with six or more categories, you will need to manually input the additional colors from “Recent Colors” in PPT’s formatting palette.

Additional colors should be added in the sequence shown here.

Reminder: only use the supplementary color palette in charts and graphs.

Color sequence for charts and graphs

Primary Palette
The primary palette color sequence is already pre-set in charts embedded in the template file. When creating new charts or graphs, refer to this color sequence to ensure contrast between adjacent data points.

1	2	3	4	5
New York Life Blue R0 G121 B194	Stone R172 G182 B171	Steel R29 G94 B117	Trunk R151 G137 B129	River R77 G179 B208

Supplementary Chart Palette
This colors are to be used only when additional colors are required for charts and graphs. They are not intended for use as headlines, text or as background colors.

s1	s2	s3	s4	s5	s6
Mint R107 G206 B141	Salmon R216 G135 B135	Leaf R37 G142 B92	Dusk R136 G128 B186	Tangerine R240 G134 B65	Rose R189 G95 B136

Reader and projector light templates: institutional audience

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Institutional colors
When creating charts and graphs in projector dark templates the guiding principles remain the same as in reader and projector light templates (page 86).

Reminder: only use the supplementary color palette in charts and graphs.

Color sequence for charts and graphs.

Primary palette
The primary palette color sequence is already preset in charts embedded in the template file. When creating new charts or graphs, refer to this color sequence to ensure contrast between adjacent data points.

1	2	3	4
New York Life Blue R0 G121 B194	Stone R172 G182 B171	Ocean R0 G161 B177	Trunk R151 G137 B129

Supplementary palette
These colors are to be used only when additional colors are required for charts and graphs.
They are not intended for use as headlines, text or as background colors.

s6	s7	s8	s9	s10	s11
Mint R107 G206 B141	Salmon R216 G135 B135	Leaf R37 G142 B92	Dusk R136 G128 B186	Tangerine R240 G134 B65	Rose R189 G95 B136

Projector dark templates: consumer and institutional audiences

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Section 4
Templates
PowerPoint
Tables

When you create tables, PowerPoint will automatically designate colors for heading rows. You will need to manually input the correct color sequence from the primary palette, which can be found in the top row of "Theme Colors" in PPT's formatting palette.

All rows that are not heading rows should be white.

MainStay ICAP Select Equity Fund				
Share Class	**1 year**	**5 years**	**10 years**	**Since Inception**
Class A (max 5.5%)	-1.75%	0.52%	5.66%	7.10% (9/1/06)
Investor Class (5.5%)	-1.97%	0.34%	5.56%	7.03% (4/30/08)
Class C (1% max)	1.93%	0.73%	5.37%	6.66% (9/1/06)
Class I (no-load)	4.29%	1.96%	6.54%	7.81% (12/31/97)
MainStay ICAP Equity Fund				
Share Class	**1 year**	**5 years**	**10 years**	**Since Inception**
Class A (max 5.5%)	-1.75%	0.52%	5.66%	7.10% (9/1/06)
Investor Class (5.5%)	-1.97%	0.34%	5.56%	7.03% (4/30/08)
Class C (1% max)	1.93%	0.73%	5.37%	6.66% (9/1/06)
Class I (no-load)	4.29%	1.96%	6.54%	7.81% (12/31/97)
MainStay ICAP International Fund				
Share Class	**1 year**	**5 years**	**10 years**	**Since Inception**
Class A (max 5.5%)	-1.75%	0.52%	5.66%	7.10% (9/1/06)
Investor Class (5.5%)	-1.97%	0.34%	5.56%	7.03% (4/30/08)
Class C (1% max)	1.93%	0.73%	5.37%	6.66% (9/1/06)
Class I (no-load)	4.29%	1.96%	6.54%	7.81% (12/31/97)

Consumer

MainStay ICAP Select Equity Fund				
Share Class	**1 year**	**5 years**	**10 years**	**Since Inception**
Class A (max 5.5%)	-1.75%	0.52%	5.66%	7.10% (9/1/06)
Investor Class (5.5%)	-1.97%	0.34%	5.56%	7.03% (4/30/08)
Class C (1% max)	1.93%	0.73%	5.37%	6.66% (9/1/06)
Class I (no-load)	4.29%	1.96%	6.54%	7.81% (12/31/97)
MainStay ICAP Equity Fund				
Share Class	**1 year**	**5 years**	**10 years**	**Since Inception**
Class A (max 5.5%)	-1.75%	0.52%	5.66%	7.10% (9/1/06)
Investor Class (5.5%)	-1.97%	0.34%	5.56%	7.03% (4/30/08)
Class C (1% max)	1.93%	0.73%	5.37%	6.66% (9/1/06)
Class I (no-load)	4.29%	1.96%	6.54%	7.81% (12/31/97)
MainStay ICAP International Fund				
Share Class	**1 year**	**5 years**	**10 years**	**Since Inception**
Class A (max 5.5%)	-1.75%	0.52%	5.66%	7.10% (9/1/06)
Investor Class (5.5%)	-1.97%	0.34%	5.56%	7.03% (4/30/08)
Class C (1% max)	1.93%	0.73%	5.37%	6.66% (9/1/06)
Class I (no-load)	4.29%	1.96%	6.54%	7.81% (12/31/97)

Institutional

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Remember that the **Brand Center** brings together everything you need to get started and stay on target. Visit the Brand Center to read guidelines and download key elements. Keep coming back to refresh your memory, find inspiration, and craft stunning on-brand work every time. It all adds up to a tightly unified brand—and a major advantage for New York Life.

Need a hand? Email us:
General_Branding_Support@newyorklife.com
InsuranceGroupBrandingSupport@newyorklife.com
InvestmentsGroupBrandingSupport@newyorklife.com

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