

What we believe.

Our retirement principles.

Every day, all across the country, New York Life is helping people better prepare for their retirement. New York Life is a trusted leader in providing retirement solutions at all stages of the retirement planning process, from building wealth to enjoying retirement.

Our success, in part, is rooted in our adherence to several core retirement principles. These are the key tenets that guide our business and how we serve our clients. In other words, it is what we believe is essential to planning for a successful retirement.

Our core retirement principles are:

1. We believe retirement isn't a one-size-fits-all proposition.
2. We believe anyone can have a better retirement if they plan effectively.
3. We believe everyone needs growth and guarantees.
4. We believe insured assets can help improve retirement outcomes.
5. We believe retirement shouldn't be a do-it-yourself project.
6. We believe not all retirement income is alike.
7. We believe it's never too early, or too late, to start planning for retirement.
8. We believe retirement is not an event, it's an ongoing transition.
9. We believe people shouldn't have to live below their means in retirement for fear of running out of money.
10. We believe today's retirees want more out of retirement.

Investments and insurance products are:

Not FDIC/NCUA Insured	Not Insured by Any Federal Government Agency
Not a Deposit or Other Obligation of, or Guarantee by, the Bank or Any of Its Affiliates	May Lose Value

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