

For a limited time, earn

12%*

for the first year, and 5.0% each year thereafter, on assets in the **Premium Deposit Account** of select whole life policies.¹

Making a single, lump-sum payment to the Premium Deposit Account allows you to earn guaranteed interest on assets in the account and provides a convenient way to prepay life insurance premiums.

* The first-year rate does not reflect the effective yield of your Premium Deposit Account, which will vary based on how long the premium-paying period is and will be lower than the first-year rate stated above. Rates vary over time, but once the PDA Agreement is accepted, the rate is guaranteed.

¹ Available with Custom Whole Life, Custom Survivorship Whole Life, and Secure Wealth Plus policies designed with 10 or fewer pay periods and when four or more premiums are funded by the PDA.



Do you have money set aside?

Would you like to get the most out of it?

The Premium Deposit Account, available through some New York Life insurance policies, offers a guaranteed interest rate. Interest earned on money in the account is applied to your life insurance premiums, lowering your out-of-pocket costs. **Contact me today to learn more.**

All guarantees are based on the claims-paying ability of the issuer. There may be penalty or withdrawal fees if you withdraw or surrender funds from the PDA. Any interest earned on the PDA will be taxable and will be reported to you on IRS Form 1099-INT.

In most jurisdictions, the Whole Life Series form number is ICC18217-50P(4/18). State variations may apply.

New York Life Insurance Company, New York, NY.

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