

Big numbers. Local impact.

Illinois |

Here's a look at what we do in your state.

Life insurance protection

\$25,003,287,944

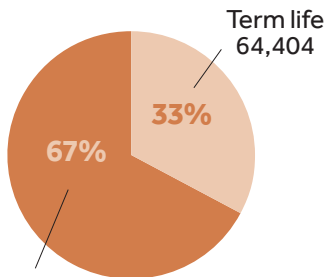
Provided in life insurance coverage to Illinois policy owners in 2016.

Average life insurance cash value



\$15,274

Life Insurance Policies



Permanent life
131,145

Term life
64,404

Our presence



209,565

New York Life policy owners



643

New York Life workforce



178

New York Life offices

Policy owner benefits paid in 2016

\$199,129,810

Death benefits **\$180,371,278**

Lifetime annuity income **\$18,758,532**

Living benefits paid in 2016

\$151,916,156

Increase in life insurance cash value **\$83,292,438**

Growth in fixed deferred annuities **\$21,580,718**

Policy dividends **\$47,043,000**

The first policy issued

The first resident of Illinois to be insured by New York life was Joshua E. Ambrose on October 28, 1845. In his application for a \$1,000 life insurance policy, Mr. Ambrose told the Company that he was a "Minister of the Gospel," was 35 years of age, and lived with his wife in Elgin, Illinois. The New York Life agent who sold this insurance policy was J. B. Russell.

The first office

The Illinois agency was established in Chicago in 1846. In 1863, the Illinois agency was one of the first to devote its full time to the sale and service of New York Life policies exclusively.

Please refer to back page regarding definition of terms.



Terms to know...

Life insurance protection—is the total face amount of in-force individual life insurance contracts (term, whole life, variable universal life (VUL) and universal life) outstanding for New York Life Insurance Company (NYLIC) and its domestic insurance subsidiaries as of December 31, 2016. The company's individual life insurance in force in all 50 states totaled \$956.61 billion as of December 31, 2016 (including \$174.48 billion for New York Life Insurance and Annuity Corporation (NYLIAC)).

Average life insurance cash value—the average accumulated cash value of all whole life, universal life, and variable universal life policies in force during 2016.

Life insurance policies—the number of individual term, whole life, universal life, and variable universal life policies in force as of December 31, 2016. Term and whole life policies are issued by NYLIC. Universal and variable universal life policies are issued by NYLIAC, a wholly-owned subsidiary of NYLIC.

Permanent life insurance—the life insurance policies that accumulate cash value in addition to death benefit protection, which includes whole life, universal life, and variable universal life.

New York Life policy owners—owners of individual life insurance policies and individual annuity policies as of December 31, 2016.

New York Life workforce—New York Life corporate and field employees, agents, and agent staff, as applicable.

New York Life offices—include Home Office locations, General and Sales Offices, service centers, and detached agent offices, as applicable.

Policy owner benefits—primarily include death claims paid to beneficiaries and annuity payments. Policy owner benefits reflect the consolidated results of NYLIC and its domestic insurance

subsidiaries. *Death benefits paid* represents the total dollar amount of death claims paid in 2016. *Lifetime annuity income paid* represents payouts on income/immediate annuity policies not including death claim payments or structured settlements. Annuity contracts are generally issued by NYLIAC. NYLIC's policy owner benefits, in all 50 states, were \$7,232,441,484 for the 12 months ended December 31, 2016. NYLIAC's policy owner benefits, in all 50 states, were \$2,948,815,343 for the 12 months ended December 31, 2016.

Living benefits—include cash value accumulation in permanent life insurance policies and account value accumulation in annuities. *Increase in life insurance cash value* represents the total increase in cash value on whole life, universal life, and variable life insurance policies in 2016. The amount shown represents the consolidated increase in cash value of policies issued by both NYLIAC (\$168,092,103) and NYLIC (\$2,089,068,988). *Increase in fixed deferred annuities* represents the total increase in account value due to interest on fixed deferred annuities, and the increase in the Fixed Account option on variable deferred annuities in 2016. *Policy dividends paid* represents the total dividends paid on a participating policy's anniversary date in 2016. Dividends are payments made to eligible policy owners from divisible surplus. Dividends are not guaranteed. NYLIAC does not issue any participating products and, therefore, its products are not eligible for dividends.

New York Life refers either separately to the parent company, New York Life Insurance Company (NYLIC), or one of its subsidiaries, or collectively to all New York Life companies, which include NYLIC and its subsidiaries and affiliates, including New York Life Insurance and Annuity Corporation (NYLIAC) and NYLIFE Insurance Company of Arizona (NYLAZ). NYLAZ is not authorized in New York or Maine, and does not conduct insurance business in New York or Maine. Further financial information about New York Life is available on our website, www.newyorklife.com.

New York Life Insurance Company

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