



New York Life Insurance Company

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Mark W. Pfaff

Executive Vice President in Charge of
U.S. Life Insurance and Agency

The Company You Keep®

November 21, 2011

Dear Agent:

In addition to using our many tools and resources, one way to boost your career is to become a member of the National Association of Insurance and Financial Advisors (NAIFA).

NAIFA, the premier association for insurance and financial advisors, offers you ideas for maximizing your business, opportunities to increase marketability to prospects, and ways to cut costs while growing your business. (Learn more about NAIFA at www.naifa.org.)

We believe NAIFA membership can be vital to your success. If you are not already a member, please consider joining today. If you are a member, congratulations and thank you.

Why else should you join? NAIFA's unparalleled advocacy program protects our industry from an increasing number of legislative and regulatory threats that could compromise our business and ability to serve our clients. Did you know that during its last two-year term, Congress produced 2,541 bills of interest to us? NAIFA works every day to represent our interests on Capitol Hill and in state houses around the country. For example, NAIFA's involvement is essential to safeguarding the tax-advantaged status of whole life products.

As a NAIFA member, you will have the chance to connect with your peers on the state, local and national level and receive valuable discounts on benefits and services ranging from continuing education to office supplies to clothing.

New York Life encourages all agents, managers and officers to join NAIFA. To join, contact Emily Gonce at egonce@nyl.com or 212-576-7223 or learn more on Agency Portal at: Performance & Awards > Industry Organizations > NAIFA. If you have questions or need additional information, please contact NAIFA at 1-877-TO-NAIFA or membersupport@naifa.org.

As a New York Life agent, you have already demonstrated your commitment to excellence. Please further that commitment by joining NAIFA today!

Sincerely,

A handwritten signature in black ink, appearing to read "Mark W. Pfaff", written over a white background.

Mark W. Pfaff
Executive Vice President